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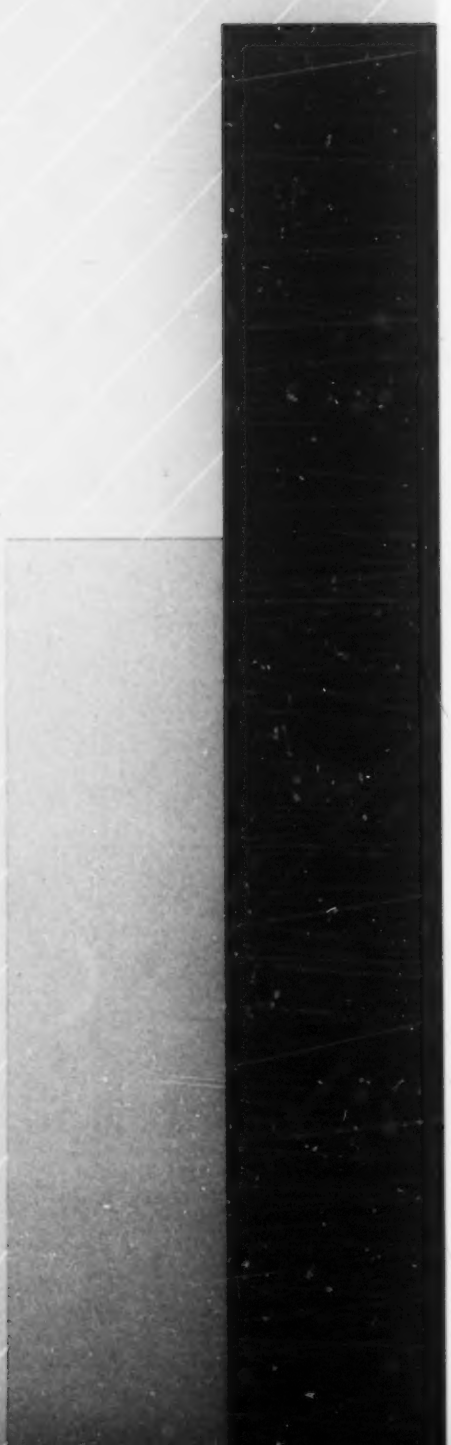
GIVING AND VOLUNTEERING IN THE UNITED STATES

Findings from A National Survey



INDEPENDENT SECTOR

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Survey Conducted by
The Gallup Organization
for
INDEPENDENT SECTOR

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TABLE OF CONTENTS

	Page
ACKNOWLEDGMENTS	Inside Front Cover
TABLES	iv
INTRODUCTION	vi
HIGHLIGHTS	1
CHAPTER ONE—Who Gives? Who Volunteers? To Whom? How Much?	**6**
Household Contributions: An Overview	6
Volunteers and Their Activities	6
The Value of Volunteer Time	7
Giving as a Percentage of Household Income	7
The Relationship of Hours Volunteered Per Week to Household Giving	9
Distribution of Total Contributions	10
The Demographic Characteristics of Givers and Volunteers	12
CHAPTER TWO—Motivations For Giving and Volunteering	**23**
Reasons for Giving	23
How People Came to Give	23
How Regularly People Give	25
How Current Giving Compares with Previous Year	26
Methods of Solicitation	27
Reasons for Volunteering	27
Volunteer Time Compared to Three Years Ago	27
The Influence of Personal Goals on Giving and Volunteering	31
CHAPTER THREE—Behavior That Influences Giving and Volunteering	**38**
Religious Involvement and Its Relationship to Giving and Volunteering	38
Characteristics of Low-, Mid-, and High-Level Givers	40
Giving and Discretionary Income	43
Giving and Concern About Having Enough Money in the Future	46
Giving and Tax Status	48
Pledging and Giving	51
Giving and Involvement in the Community	52
How Contributors Compare Their Giving With That of Other People	54
Predictors of Generous Giving	55
CHAPTER FOUR—Public Attitudes Toward Giving and Volunteering	**57**
Public Attitudes About the Responsibilities of Government	57
Public Attitudes About Charitable Institutions	58
The Capacity to Give and Volunteer	63
CHAPTER FIVE—Implications of the Study	**70**
Public Attitudes	70
Influences on Giving and Volunteering	70
The Capacity for Giving and Volunteering	71
Implications for Further Study	71
Appendixes:	
A. Areas of Giving	73
B. Areas of Volunteer Activity	74

TABLES

CHAPTER 1

Table No.		
1.1	Household Contributions by Dollar Amount in 1987	6
1.2	Household Contributions by Type of Charity in 1987	6
1.3	Distribution of Volunteers and Assignments by Activity Area in 1987	7
1.4	Distribution of Volunteer Jobs in the Past Month	8
1.5	Volunteers: Number, Hours, and Dollar Value in 1987	8
1.6	Distribution of Contributions as a Percentage of Household Income	8
1.7	Distribution of All Respondents and Volunteers by Hours Volunteered in Past Year and Past Month	9
1.8	The Relationship of Hours Volunteered per Week to Household Contributions	10
1.9	Distribution of Households and Total Contributions by Household Income	10
1.10	Estimated Distribution of Household Income and Contributions by Household Contribution Status	11
1.11	Demographic Characteristics of Givers and Volunteers	13

CHAPTER 2

Table No.		
2.1	Reasons for Giving	23
2.2	Reasons for Giving by Type of Charity	24
2.3	How Respondents Came to Give to Charities	25
2.4	Contributors Who Reported Giving Regularly by Type of Charity	25
2.5	Amount Given to Charity in the Past Year Compared with the Previous Year by Age and Income	26
2.6	Reasons for Contributing More to Charity	26
2.7	Reasons Not Contributing More to Charity	26
2.8	Solicitation Approaches Most Likely to Elicit a Donation	27
2.9	How Volunteers Learned About Their Activities	28
2.10	Reasons for First Volunteering	29
2.11	Reasons for Continuing to Volunteer	30
2.12	Current Volunteer Time Compared with Three Years Ago	31
2.13	Reasons for Giving More Hours	32
2.14	Reasons for Giving Fewer Hours	33
2.15	Demographic Characteristics of Respondents Who Refused to Volunteer When Asked	34
2.16	Reasons People Refused to Volunteer When Asked	35
2.17	Personal Goals of Respondents	36
2.18	Relationship Between "Absolutely Essential" Personal Goals and Charitable Behavior	37

CHAPTER 3

Table No.		
3.1	Percentage of Contributors by Religious Membership	38
3.2	Percentage of Volunteers by Religious Membership	38
3.3	Level of Giving by Volunteer Status and Kind of Charity	39
3.4	Level of Giving and Volunteering by Frequency of Attendance at Religious Services	41
3.5	Percentage of Households Contributing to Charity by Frequency of Attendance at Religious Services and Volunteer Status	41
3.6	Demographic Characteristics of Low-, Mid-, and High-Level Givers	42
3.7	Respondents' Perceptions About the Amount of Discretionary Money They Have Available	43
3.8	All Respondents' Level of Giving by Perceptions About Discretionary Money	44
3.9	All Contributors' Level of Giving by Perceptions About Discretionary Income	45
3.10	Respondents' Concern About Having Enough Money in the Future	46
3.11	All Respondents' Level of Giving by Worry About Having Enough Money in the Future	46
3.12	All Contributors' Level of Giving by Worry About Having Enough Money in the Future	47

3.13 Level of Giving by Itemizer Status 49
3.14 Respondents' Responsibility for Income Tax Returns 49
3.15 Level of Giving by Itemizer Status for Persons Responsible for Tax Preparation 50
3.16 Level of Giving by Home Ownership, Itemizer Status, Church Attendance, and Volunteer Status 50
3.17 Level of Giving by Annual Pledging to Religion 51
3.18 Level of Giving by Attempt to Give a Certain Percentage of Income to Other Charities Each Year 51
3.19 Level of Giving by Pledging a Certain Amount Weekly to Religion 52
3.20 Level of Giving by Attempt to Pledge a Certain Dollar Amount to Other Charities Each Year 52
3.21 Respondents' Level of Activity in Their Communities 53
3.22 Level of Giving by Level of Involvement in the Community 54
3.23 Level of Giving by Contributors' Comparison of Their Giving with That of People Like Themselves 55
3.24 Ranked Indicators of Contributors Likely to Give Two Percent or More of Their Income to Charity 56

CHAPTER 4

Table No.

4.1 Attitudes About Government's Responsibility to Take Care of Those Who Can't Care for Themselves 57
4.2 Attitudes About Whether the Government Should Guarantee Food and Shelter to All Citizens 58
4.3 Attitudes About the Level of Government Spending to Help the Poor 59
4.4 Attitudes Toward Helping the Poor in Other Countries 60
4.5 Levels of Confidence in Various Institutions 60
4.6 Attitudes About the Importance of Charities in U.S. Society 61
4.7 Attitudes About How Wisely Charities Spend Their Funds 61
4.8 Attitudes About Whether Charities Are Needed More Today Than Five Years Ago 62
4.9 Attitudes About Whether Charities Are More Effective Today Than Five Years Ago 62
4.10 Attitudes About Volunteering to Help Others Elsewhere 63
4.11 Attitudes About Volunteering Compared with Actual Volunteering 64
4.12 Attitudes About Individual Responsibility to Give to Charity 64
4.13 Attitudes About Giving Compared with Actual Giving 65
4.14 Attitudes About the Responsibility of the Affluent to Give More to Charity 65
4.15 Contributors' Satisfaction with the Amount They Are Giving to Religious Charities by Age and Income 66
4.16 Low-, Mid-, High-Level Givers' Satisfaction with the Amount They Are Giving to Religion 66
4.17 Contributors' Satisfaction with the Amount They are Giving to Other Charities by Age and Income 66
4.18 Low-, Mid-, High-Level Givers' Satisfaction with the Amount They Are Giving to Other Charities 67
4.19 Percentage of Household Income Respondents Think They Should Try to Give to All Charities Compared with Actual Giving 67
4.20 Number of Hours Per Week Respondents Think They Should Try to Volunteer Compared with Actual Volunteering 67
4.21 Respondents' Support for a Deduction for Charitable Contributions 68
4.22 Respondents' Support for the Charitable Deduction Whether or Not the Taxpayers Itemize 69

INTRODUCTION

In 1988, INDEPENDENT SECTOR commissioned the Gallup Organization to conduct a national survey on the giving and volunteering behavior of Americans. This survey is the beginning of a series of surveys that will be conducted every two years in order to establish reliable trend information. Two previous national surveys on giving behavior were conducted: a 1974 survey conducted by the Survey Research Institute at the University of Michigan and commissioned by the Commission on Private Philanthropy and Public Needs (better known as the Filer Commission) and a 1984 survey conducted by Yankelovich, Skelly and White and commissioned by the Rockefeller Brothers Fund. INDEPENDENT SECTOR commissioned the Gallup Organization to conduct surveys on volunteers in 1981 and 1985.

This new series of national surveys builds on the wisdom gained from previous efforts and includes a wealth of new details on giving, volunteering, and motivations for such behavior. It is designed to establish baseline information for the future biennial surveys. It addresses the following questions:

1. Who gives and volunteers? To whom? How much?
2. What determines giving and volunteering behavior?
3. What are the motivations for giving and volunteering to various types of charitable causes?
4. Is there a relationship between giving and volunteering to religious organizations and giving and volunteering to other charities?
5. What are public attitudes toward giving, volunteering, and the performance of charitable organizations?

The study gives special attention to the demographic characteristics of givers and volunteers. The demography of the American population is changing rapidly; therefore, it is especially important to trace the level of participation of various population groups in the tradition of giving and voluntary service.

This study continues INDEPENDENT SECTOR's effort to encourage and occasionally sponsor research on motivations for giving and volunteering. In this survey, all participants were asked a series of questions relating to their personal goals, values, and attitudes toward contributing time and money. Detailed questions were also asked about giving and volunteering to a wide variety of nonprofit organizations, including religious organizations.

The information included in this report was obtained from in-home personal interviews conducted from March 8 to March 22, 1988, with a representative sample of 2,775 adult Americans 18 years of age or older. This sample included oversamples of blacks, Hispanics, and affluent Americans (household incomes over $50,000) in order to have enough respondents to carry out statistically reliable analyses of these groups. Interviews were conducted in English and, when applicable, in Spanish. The sampling procedure did not include the very wealthy (those with incomes above $200,000) because they constitute such a small percentage of the population. Weighting procedures were used to ensure that the final sample was representative of the adult population in the United States in terms of age, education, marital status, occupation, size of household, region of the country, and household income.

This survey is unique because it includes details about both giving and volunteering behavior for all Americans as well as information about those who neither give nor volunteer. The findings of this survey should be useful to fundraisers, policymakers, the media, researchers, and the leadership of voluntary organizations.

In this report, findings relating to contributions are for households, and findings relating to volunteer time are for individuals. Several persons may work or live in a household, and they usually think of income in relation to their household; therefore, respondents were asked to report on household contributions and income. In contrast, volunteer time was collected for individuals because research has shown that individuals know how much time they volunteer, but do not report very accurately about volunteer time of other members of their households.

This report includes highlights of this study and the detailed findings.

GIVING AND VOLUNTEERING IN THE UNITED STATES: HIGHLIGHTS

INDEPENDENT SECTOR has launched a new series of biennial surveys on giving and volunteering in the United States. In March 1988, the Gallup Organization conducted in-home personal interviews with 2,775 Americans 18 years of age and older. Respondents were asked a series of questions about total giving in their households in 1987. Then, as individuals, they were asked about their own volunteering, personal goals, motivations for giving and volunteering, and opinions about charitable organizations and the roles and responsibilities of individuals and government to help others. The purpose of this study and this new series of regular surveys is to provide accurate trend data about the patterns of and the motivations for giving and volunteering in the United States.

Overall Patterns of Giving and Volunteering

- Giving and volunteering remain pervasive activities among Americans.
  (1) *The average contribution for all households in 1987, including noncontributors, was $562, or 1.5 percent of income.* There were 91 million households in the United States.
  (2) *The average hours volunteered per week in 1987 for all adults 18 years of age or older, including nonvolunteers, was 2.1.* There were 176.7 million adults 18 years of age or older.
- *Seventy-one percent of the respondents reported that their households contributed to charity.* These contributions averaged $790, or 1.9 percent of household income. Based on this finding, it is estimated that approximately 65 million households contributed to charity in 1987.
- *Almost 9 percent of the respondents reported that their households contributed 5 percent or more of their household income to charity.* These households represented 14 percent of all contributing households.
- *The 45 percent of respondents who volunteered gave an average of 4.7 hours per week.* Based on this finding, it is estimated that 80 million adults gave a total of 19.5 billion hours in both formal and informal volunteering in 1987. (Formal volunteering involves regular work with an organization; informal volunteering involves helping neighbors or organizations on an ad hoc basis, such as babysitting for free or baking cookies for a school fair.) Americans who volunteered formally gave 14.9 billion hours. They represented the equivalent of 8.8 million full-time employees, and the value of the time is estimated at $150 billion.
- *Twelve percent of the respondents reported volunteering 5 hours per week or more.* They represented more than one-fourth (27 percent) of all volunteers. Based on this finding, it is estimated that 21 million adults volunteered 5 hours per week or more.
- *Nineteen percent of the households gave 2 percent or more of their household income to charity.* Their contributions represented 70 percent of total contributions, and they had a lower average household income ($34,220) than households ($39,060) that contributed less than 2 percent.
- *The 60 percent of households with incomes of $30,000 or below gave 48 percent of the total contributions.* The 40 percent of households with incomes above $30,000 gave 52 percent of the total contributions.
- *The incidence of volunteering has a direct relationship to the amount of contributions.* Respondents who reported household contributions but did not volunteer (32 percent of the sample) reported contributions averaging $489, or 1.3 percent of household income. Respondents who both reported household contributions and volunteered (40 percent of the sample) reported contributions averaging of $1,021, or 2.4 percent of household income. This group volunteered an average of 4.9 hours per week.
- *The percentage of income contributed increases directly with the number of hours volunteered.* Giving increased from 0.9 percent of household income among respondents who reported not volunteering to 3.0 percent of household income among those who reported volunteering six or more hours per week.
- *Lower income households contributed a higher percentage of household income to charity than higher income households.* Contributing households with incomes under $10,000 contributed 2.8 percent of their household income to charity. Those with incomes between $75,000 and $100,000 contributed 1.7 percent of their income, and those with household incomes of $100,000 or more contributed 2.1 percent.

Motivations for Giving and Volunteering

- *Respondents cited various reasons for giving to charity.* Among the most frequently mentioned were that the charity served a worthy cause (14 percent), helped the poor and needy (12 percent), did good work or had high-quality programs (11 percent), or that they supported the charity for religious reasons (10 percent).
- *The most frequently cited reasons respondents gave for starting to volunteer were that:* they wanted to do something useful (56 percent), they thought they would enjoy the work (34 percent), a family member or friend would benefit (27 percent), or they volunteered for religious reasons (22 percent).
- *When asked how their current giving compared with their giving in the past year,* 63 percent of the respondents reported that their households were giving the same amount, 19 percent reported that they were giving more, and 14 percent reported giving less.
- *When volunteers were asked how the amount of time they were volunteering compared with three years ago,* 37 percent reported that they were giving more time, 36 percent reported giving the same amount of time, and 26 percent reported giving less time.
- *Nearly seven out of ten respondents agreed that being asked by someone they knew well was the form of solicitation that was more or most likely to result in a donation.*
- *When volunteers were asked how they learned about their volunteer activity,* 40 percent responded that they were asked to volunteer and 39 percent responded that they learned about it through participation in an organization.
- *A strong commitment to certain personal goals and values has a marked impact on the level of household giving and on volunteering.* Respondents who reported that giving, committing to religious life, volunteering, and being involved in public affairs were absolutely essential personal goals gave a higher percentage of their household income to charity and volunteered in higher proportions than other groups.

  (1) Thirteen percent of total respondents reported that making contributions to charity was absolutely essential. The 51 percent of contributing households in which the respondent volunteered in this group gave an average 3.9 percent of their household income to charity.

  (2) Twenty-eight percent of the respondents reported that making a strong commitment to religious life was absolutely essential. The 50 percent of these households in which the respondent volunteered gave an average of 3.8 percent of their household income to charity.

  (3) Nine percent of respondents reported that giving time to charity was absolutely essential. In half of these households where the respondent volunteered, an average of 3.3 percent of household income was contributed.

  (4) Approximately 5 percent of the respondents reported that being involved in public affairs was absolutely essential. In half of these households where the respondent volunteered, average contributions were 2.9 percent of household income.

Behavior that Influences Giving and Volunteering

- *Active involvement in religious organizations has a direct relationship to giving and volunteering.* Sixty-five percent of respondents reported that they held membership in religious organizations and 35 percent reported they did not. Nearly 8 out of 10 members contributed to charity, compared with 55 percent of nonmembers. Half of all members and 12 percent of nonmembers contributed to both religious and other charities. Sixteen percent of members did not contribute to charity, compared with 39 percent of nonmembers. Fifty-one percent of members volunteered, compared with 33 percent of nonmembers.
- *Twenty-nine percent of the respondents reported attending religious services weekly.* Their households contributed an average of $1,109, or 2.7 percent of their average household income ($30,532) to charity. Thirty-two percent of the respondents rarely or never attended religious services. Their households contributed an average of $816, or 1.1 percent of average household income ($41,516). Weekly attendees at religious services volunteered 3.2 hours per week, compared with 2.5 hours per week for respondents who rarely or never attended.

- *Forty-five percent of contributors were low-level givers* (gave less than 1 percent of their household income to charity); 24 percent were mid-level givers (gave from 1 to 2.99 percent of their household income), and 20 percent were high-level givers (gave 3 percent or more).
- *As household income increased, so did the proportion of low-level givers.* Fifty-two percent of contributors with household incomes of $40,000 or more and 47 percent with incomes from $20,000 to $40,000 were low-level givers. Contributors with household incomes under $20,000 had the smallest proportion of low-level givers (37 percent).
- *Contributors with household incomes below $20,000 also had the highest proportion of high-level givers,* 24 percent, compared with 20 percent for those with incomes from $20,000 to $39,999, and 17 percent for those with incomes of $40,000 or more. The proportion of households making contributions increased with household income.
- *Perceptions about discretionary income had some influence on the amount of household contributions.* Although the proportion of respondents who reported that they had small, moderate, or a lot of discretionary income generally increased with household income, respondents from households with lower incomes who perceived that they had a small or a moderate amount of discretionary income gave a higher percentage of their household income to charity than households with higher incomes. For example, among households that reported they had a small amount of discretionary money, those with incomes under $10,000 gave the highest proportion of their household income to charity (1.8 percent). Households that had incomes from $10,000 to $19,999 and from $20,000 to $29,999 that reported they had a moderate amount of discretionary money gave 1.4 percent and 1.2 percent, respectively, of their household incomes to charity, which was higher than all other income groups.
- *A concern about having enough money in the future also had some influence on giving.* Among the 56 percent of contributors who worried about having enough money in the future, only respondents 65 years of age or older gave an average of 2 percent or more of their household income to charity. In only two income groups did respondents who worried about having enough money in the future contribute more than 2 percent of their household income to charity—those with household incomes below $10,000 and those with incomes from $20,000 to $29,999. Among contributors who had no concern about having enough money in the future (41 percent), all age groups above 34 years of age reported contributing more than 2 percent of their household income to charity.
- *Intentions to itemize charitable deductions on tax returns have an impact on giving.* Sixty-five percent of the respondents reported that they had some responsibility for preparing their federal income tax returns. Of this group, 57 percent (or 37 percent of all respondents) reported that they would itemize their deductions and 43 percent (or 24 percent of all respondents) reported that they were not going to itemize. Those who intended to itemize gave an average contribution of $823, or 1.8 percent of household income, compared with $313, or 1.0 percent for nonitemizers. The 40 percent of respondents who reported household contributions and who intended to itemize gave an average contribution of $1,014, or 2.1 percent of household income. The 22 percent of respondents who reported household contributions and who did not intend to itemize gave $436, or 1.4 percent of household income.
- *Pledging a specific percentage of income to religious organizations has an enormous influence on giving.* Approximately one-third of the 52 percent of respondents who contributed to their church, synagogue, or mosque reported trying to pledge a percentage of their income to their religious organizations. They gave an average contribution of $1,626, or 4.5 percent of their household income, which was nearly three times the amount for respondents who did not pledge, who gave an average of $648, or 1.8 percent of their household income.
- *Nearly 41 percent of religious givers reported pledging a specific dollar amount each week.* They gave an average contribution of $1,273, or 3.2 percent of their household income, which was nearly twice as much as the $658, or 2.0 percent of household income given by respondents who did not pledge a specific dollar amount.
- *Of the 54 percent of total respondents who gave to other than religious charities in 1987, only 8.8 percent reported trying to pledge a certain percentage of their income to these charities,* and only 6.1 percent reported trying to plan on giving a specific dollar amount each year.

- *When respondents were asked to compare their giving with the giving of other people like themselves, 12 percent responded that they thought they gave more; 49 percent thought they gave about the same amount; 16 percent thought they gave less; and 23 percent reported that they did not know.* Respondents who thought they gave more gave an average of 3.3 percent of their household income to charity; those who thought they gave the same amount gave 1.6 percent of their household income; those who thought they gave less contributed 1.2 percent of their household income; and those who did not know gave 2.1 percent of their household income. These responses suggest that a substantial proportion of Americans do not have a standard against which to compare their giving.

- *Respondents who reported that they were very active in their communities (8 percent) had the highest proportion of contributing households and volunteered in higher proportions than other groups.* The 85 percent of this group whose households made contributions reported average contributions of $1,459, or 3.5 percent of household income. Seventy-two percent of contributors also volunteered.

- *In rank order, the five indicators for all respondents who gave 2 percent or more of their household income to charity were:*

  (1) attending religious services weekly;
  (2) being very active in civic, social, and other charitable activities in the community;
  (3) believing that making charitable contributions was absolutely essential;
  (4) spending more time volunteering at the time of the survey than three years previously; and
  (5) believing that making a strong commitment to religious life was absolutely essential.

The Capacity to Give and Volunteer

- *There is an enormous capacity to increase giving and volunteering in the United States:*

  (1) *Of the three-fourths of respondents who believed that they should volunteer to help others, 50 percent did not volunteer in the past year.*

  (2) *It appears that many Americans are not being asked to volunteer.* Three-fourths of the respondents reported that they had not refused to volunteer when asked, yet only 45 percent reported volunteering.

  (3) *Of respondents who were asked how many hours a week they should volunteer, 45 percent either did not know or had no answer.* Although only 4 percent of the respondents reported that they should not volunteer at all, 55 percent actually did not volunteer. In contrast, although 20 percent of respondents thought they should volunteer five hours or more per week, 12 percent actually did so. These findings suggest that Americans need a goal for volunteering.

  (4) *Of the 75 percent of respondents who believed that it is an individual's responsibility to give what he or she can to charity, 27 percent did not contribute.*

  (5) *Thirty-six percent of the respondents who contributed to their church, synagogue, or mosque and 32 percent of the respondents who contributed to other charities thought that they did not give enough.*

  (6) *When respondents were asked what percentage of income they would like to give to charitable organizations, 51 percent responded that they did not know or had no answer.* Another one-quarter thought they should strive to give 5 percent or more of their income to charity; however, only 9 percent of households actually contributed 5 percent or more.

Public Attitudes About Giving, Volunteering, and Charitable Organizations

- *Three-fourths of the respondents reported that they should give as much as they can to charity and should volunteer to help others.*
- *Respondents expressed more confidence in private education, federated campaigns, and health and social services organizations than in all other major institutions, including Congress, organized labor, and big business.*
- *Eighty-seven percent of respondents believed that charitable organizations play a significant role in American society.*
- *Seventy-one percent of respondents believed that charities are needed more today than five years ago.*
- *Forty-eight percent of respondents thought that charities are more effective today than five years ago;* 24 percent thought they were not as effective, and 27 percent were not sure.
- *Forty-five percent of respondents reported that charities spend their funds wisely;* 33 percent thought they do not, and 22 percent are not sure.
- *An overwhelming majority of respondents (87 percent) believed that people who give to charity should be able to take a deduction for their charitable contribution on their income tax returns.* Seventy percent of respondents believed that people should be able to take a charitable deduction whether or not they itemize their deductions on their income tax returns.

1. Who Gives? Who Volunteers? To Whom? How Much?

In this report, findings relating to contributions are for households, and findings relating to volunteer time are for individuals. Several persons may work or live in a household, and they usually think of income in relation to their household; therefore, respondents were asked to report on household contributions and income. In contrast, volunteer time was collected for individuals because research has shown that individuals know how much time they volunteer, but do not report very accurately about volunteer time of other members of the household.

This section of the report provides the summary findings about patterns of giving and volunteering.

Household Contributions: An Overview

Table 1.1 shows the distribution of households by the amount contributed to charitable causes in 1987. Seventy-one percent of the respondents reported that their households contributed to charity. Twenty-one percent of the households (or 33 percent of contributing households) contributed $100 or less; another 21 percent (or 33 percent of givers) gave from $101 to $500; 8 percent (or 13 percent of givers) gave between $500 and $1,000; and 14 percent (or 22 percent of givers) contributed $1,000 or more.

TABLE 1.1
HOUSEHOLD CONTRIBUTIONS BY DOLLAR AMOUNT IN 1987

Amount of Household Contributions (Dollars)	Percentage of Total Respondents	Percentage of Givers
None	28.95	NA
Givers	71.05	100.00
1-100	20.76	32.74
101-200	7.36	11.61
201-300	6.64	10.47
301-400	3.53	5.57
401-500	3.20	5.04
501-600	2.33	3.68
601-700	2.04	3.22
701-999	3.66	5.77
1,000 or more	13.88	21.90
Amount not reported	7.64	NA

NA = Not applicable.

Respondents were asked which kinds of charitable causes their households donated any money or other property to in 1987. Appendix A describes the categories used for this question. Respondents who reported contributing were also asked to report how much their households gave in each category. This is the first national study to provide a profile of charitable contributions by kind of charity **(Table 1.2).**

Over half of all respondents surveyed reported contributing to a religious organization, averaging $715 per household for givers and $375 per household for the total sample. The proportion of households giving to each of the other types of charities was much smaller. Nearly one-fourth of all respondents reported giving an average household contribution of

TABLE 1.2
HOUSEHOLD CONTRIBUTIONS BY TYPE OF CHARITY IN 1987

Type of Charity	Percentage of Total Respondents	Average Contribution per Contributing Household (Dollars)	Average Contribution per Household (Dollars)
Arts, culture, and humanities	8.0	260	21
Education	15.1	293	44
Environment	10.8	87	9
Health	23.9	130	31
Human services	23.9	210	50
International, foreign	4.2	281	12
Other	1.3	—	10
Private and community foundations	4.8	145	7
Public and societal benefit	6.5	153	10
Religion*	52.5	715	375
Youth development	18.5	88	16

* Churches, synagogues, and mosques.

– Too few cases to be reliable.

$130 to health organizations (including hospitals) and $210 to human services agencies last year. Another 19 percent reported contributing an average of $88 to youth development organizations, and 15 percent reported contributing an average of $293 to education. The average contribution per contributing household was larger for education than for any other kind of charity except religious organizations. Small proportions of respondents reported making household contributions to arts and cultural organizations, environmental causes, public and societal causes, international organizations, and foundations.

Volunteers and Their Activities

Appendix B explains the categories used to analyze areas of volunteer activity. In the past, it has been difficult to separate fundraising activities from other voluntary service in health, human services, and education, but this survey had separate categories for fundraising. Furthermore, volunteer activities for religious organizations were limited to those directly related to a church or congregation. Volunteer activities for

TABLE 1.3
DISTRIBUTION OF VOLUNTEERS AND ASSIGNMENTS BY ACTIVITY AREA IN 1987

Area of Volunteer Activity	Percentage of Population Reporting Assignments*	Percentage of Volunteers Reporting Assignments*	Distribution of Assignments Among Areas
Arts, culture, and humanities	4.7	10.5	3.6
Civic, social, and fraternal associations	9.4	20.8	7.3
Community action	3.7	8.1	2.9
Education (other than fund raising)	13.1	29.0	10.1
Fund raising for education	2.4	5.3	1.9
Fund raising for health	6.4	14.2	5.0
Fund raising for multipurpose human welfare services	3.9	8.6	3.0
Health (other than fund raising)	10.7	23.6	8.3
Informal	18.8	41.4	14.5
International, foreign	1.6	3.6	1.2
Other	0.7	1.5	0.5
Other fund raising	3.6	8.0	2.8
Political organizations	4.8	10.5	3.7
Private and community foundations	1.0	2.2	0.8
Recreation	9.9	21.9	7.7
Religious organizations	20.5	45.4	15.9
Social services and welfare	9.0	19.8	7.0
Work-related organizations	5.1	11.3	3.9
Total	129.3	285.7	100.0

* Total does not equal 100 percent because of multiple responses.

other religiously affiliated organizations, such as hospitals or schools, were categorized by the specific activity involved.

Table 1.3 shows the percentage of the population and of volunteers reporting voluntary assignments and the distribution of assignments by kind of activity. Distribution of assignments is important because many respondents reported volunteering to more than one organization. There were nearly three assignments per volunteer. The areas of voluntary activity showing the largest percentage of assignments are religious institutions (16 percent); informal volunteering (15 percent); health, including fundraising (13 percent); education, including fundraising (12 percent); and social services and welfare, including fundraising (10 percent). All fundraising combined accounts for 13 percent of voluntary assignments.

Volunteers perform numerous services, including informal babysitting, assisting a paid professional, or acting as a trustee of an organization. As **Table 1.4** shows, the range of tasks is enormous among the respondents who reported volunteering in the month before the survey. The kind of job most often reported was working with the elderly and handicapped (8 percent).

The Value of Volunteer Time

Table 1.5 shows that an estimated 80 million Americans (45.3 percent of adults 18 years of age or older) volunteered an average of 4.7 hours per week in 1987. They gave a total of 19.5 billion hours. This total included 14.9 billion hours of formal volunteering (involving specific time commitments to organizations) and 4.7 billion hours of informal volunteering (helping neighbors or providing assistance on an ad hoc basis to organizations). The 14.9 billion hours of formal volunteering represented an equivalent of 8.8 million employees at an estimated value of $150 billion.

Giving as a Percentage of Household Income

One of the purposes of this study was to look at the size of contributions as a percentage of household income, because the amount of dollars given per household does not reflect the effort a person or family is making unless it is put in the context of total income. Average contributions and average income were calculated by dividing their respective sums by the number of respondents who reported dollar amounts for each. Although 71 percent of the respondents reported that their households contributed to charity, some did not report either the amount contributed or household income. Contributions as a percentage of household income are based solely on the 63 percent of respondents who reported both household income and contributions. Therefore, the percentages will differ from those that can be derived by dividing average contributions by average household income unless for a given group all respondents reported both contributions and income. **Table 1.6** provides the distribution of total household contributions by percentage of household income given. It also shows the percentage of respondents who volunteered in each contribution category because the second purpose of this

TABLE 1.4
DISTRIBUTION OF VOLUNTEER JOBS* IN THE PAST MONTH

Jobs	Percentage	Jobs	Percentage
Aide/assistant to paid employee	6.2	Assistant at nursing home	2.4
Aide to clergy	4.0	Visiting nurse	0.4
Assisting the elderly or handicapped	7.7	Fire or rescue squad volunteer	0.7
Baby-sitting (not part of an organization or group)	5.9	Coach, director, recreational volunteer	3.3
Choir member or director	2.0	Librarian or aide	0.6
Church usher	1.5	Teacher or tutor (not as aide to paid employee)	3.5
Deacon or Deaconess	1.0	Youth group leader or aide	3.3
Parish visitor or missionary	0.9	Community coordinator	1.2
Sunday school or Bible teacher	3.3	Counselor (Big Brother/Big Sister, substance abuse prevention)	0.9
Driver	2.5	Social service counselor	0.6
Fund raising for local organization	5.3	Arts volunteer (theater, arts, and music)	1.6
Board member or trustee	2.3	Usher, guide, or tour leader	0.4
Office personnel, office work, or telephone answering	2.1	Civic or social group spokesperson	1.1
Organization officer (elected or appointed)	1.3	Meeting or convention planner	1.7
Committee member	4.9	Poll taker	0.4
Campaign worker or election day worker	1.6	Other	1.3
Cleaning or janitorial work	1.3	Don't know	32.7
Blood bank or blood donation station	1.2		

* For the 39 percent of respondents who did volunteer work in the past month.

Question: *In which of these areas have you done some volunteer work in the past month?*

TABLE 1.5
VOLUNTEERS: NUMBER, HOURS, AND DOLLAR VALUE IN 1987

	Volunteer indicator
Civilian noninstitutional population 18 years old or older (March 1988, in millions)	176.7
Volunteers (percentage of population)	45.3
Volunteers (in millions)	80.0
Average weekly hours per volunteer	4.7
Average annual hours per volunteer	244.4
Annual hours volunteered (in millions)	19,552.0
Annual hours volunteered, excluding informal volunteering (in millions)	14,890.7
Full time equivalent employment, excluding informal volunteering, at 1,700 hours per year per employee (in thousands)	8,759.0
Assigned dollar value, excluding informal volunteering, at $10.06 per hour* (in billions of dollars)	149.8

*The average hourly wage for nonagricultural workers in 1987 as published in the Economic Report of the President increased by 12 percent to estimate fringe benefits.

TABLE 1.6
DISTRIBUTION OF CONTRIBUTIONS AS A PERCENTAGE* OF HOUSEHOLD INCOME

Type of Respondent and Percentage of Household Income Contributed	All Households (Percent)	Contributing Households (Percent)	Percentage of Respondents Who Volunteered
All	100.0	NA	45.3
Noncontributors	28.9	NA	19.6
All contributors	71.0	NA	55.8
Contributors reporting dollar amount and income	62.8	100.0	56.6
Gave less than 1 percent	32.1	51.1	49.2
Gave 1-1.99 percent	11.3	18.0	56.9
Gave 2-2.99 percent	5.3	8.5	57.0
Gave 3-4.99 percent	5.2	8.4	71.0
Gave 5 percent or more	8.7	13.9	74.8

* Totals may vary from 100 percent because of rounding.

NA = Not applicable.

study was to determine the relationship of volunteering to giving.

Among the 29 percent of households making no contributions, only 20 percent of the respondents reported volunteering, compared with 45 percent nationally. Of the 71 percent of respondents who reported their households made contributions, 56 percent also reported that they were volunteers. Further, the proportion of respondents who reported volunteering increased in an almost direct relationship with the percentage of household income contributed. Thirty-two percent of respondents reported household contributions less than 1 percent of their household income, and 49 percent of that population volunteered. Eleven percent of respondents reported that their households gave between 1 and 2 percent of their household income, and 5 percent reported that their households contributed between 2 and 3 percent. In both of these groups, 57 percent of the population reported volunteering. Five percent of respondents reported that their households gave between 3 and 5 percent of their household income to charity, and 71 percent of respondents in this group reported volunteering. Of the 9 percent of respondents who reported giving 5 percent or more of their household income to charity, 75 percent also reported volunteering.

Table 1.6 also shows that 51 percent of contributing households reported giving less than 1 percent of their household income to charity, 18 percent reported contributing between 1 and 2 percent, 9 percent reported contributing between 2 and 3 percent; 8 percent reported giving between 3 and 5 percent, and 14 percent reported contributing 5 percent or more.

The Relationship of Hours Volunteered Per Week to Household Giving

Complementing the percentage of income given by contributors is the average number of hours per week volunteered. As shown in **Table 1.7**, 12 percent of the respondents, or 27 percent of all volunteers, volunteered five or more hours per week in 1987. For the month prior to the survey, nearly 12 percent of the respondents, or one-third of the total volunteers that month, gave an average of five hours or more per week. In 1987, 13 percent of the population (28 percent of volunteers) gave an average of less than one hour per week; 8 percent (17 percent of volunteers) gave between one and two hours; 7 percent (14 percent of volunteers) gave between two and three hours; 4 percent (8 percent of volunteers) gave between three and four hours; and 3 percent (6 percent of volunteers) gave between four and five hours.

Table 1.8 summarizes the relationship between the average number of hours volunteered per week (in the month before the survey) and the percentage of household income contributed in 1987. Respondents who volunteered reported household contributions more often than respondents who did not volunteer. Of the 64 percent of respondents who reported not volunteering in the past month, 54 percent reported that their households contributed, which was well below the national average of 71 percent for all households. Among the respondents who reported volunteering, the percentage reporting household contributions ranged from 78 to 86 percent, depending on the number of hours volunteered per week.

TABLE 1.7
DISTRIBUTION OF ALL RESPONDENTS AND VOLUNTEERS BY HOURS VOLUNTEERED IN PAST YEAR AND PAST MONTH

	Past Year (Percent)		Past Month (Percent)	
Hours Volunteered per Week	All Respondents	Volunteers	All Respondents	Volunteers
0 or no answer to hours	54.7	NA	64.6	NA
All volunteers	45.3	100.0	35.4	100.0
Less than 1	12.6	27.8	8.1	22.9
1-1.99	7.9	17.4	5.5	15.6
2-2.99	6.5	14.3	4.6	12.9
3-3.99	3.5	7.7	3.2	9.0
4-4.99	2.7	6.0	2.4	6.8
5 or more	12.1	26.7	11.6	32.8

Totals may not add to 100 because of rounding.

NA = Not applicable.

TABLE 1.8
THE RELATIONSHIP OF HOURS VOLUNTEERED PER WEEK TO HOUSEHOLD CONTRIBUTIONS*

Hours Volunteered per Week	Percentage of Total Respondents	Percentage of Group Reporting a Household Contribution	Average Household Contribution (Dollars)	Average Household Income (Dollars)	Average Percentage of Household Income Given
0 or no answer	64.6	53.9	542	31,679	0.9
Less than 1	8.1	82.2	888	37,851	1.9
1-1.99	5.5	79.8	707	38,216	1.5
2-2.99	4.6	81.7	793	39,194	1.7
3-3.99	3.2	82.3	1,282	43,661	2.5
4-4.99	2.4	86.3	1,049	36,791	2.5
5 or more	11.6	78.2	1,506	41,194	2.9
6 or more	10.2	78.5	1,579	41,196	3.0

* Based upon the 35.4 percent of respondents who reported volunteering and making household contributions in the past month.

Giving as a percentage of household income increased with the average number of hours the respondent reported volunteering. In fact, there seems to be a more direct relationship between average hours volunteered per week and giving as a percentage of household income than there is between giving and the level of household income. Giving as a percentage of household income increased from less than 2 percent among respondents who reported volunteering less than one hour per week in the past month to 3.0 percent among those who volunteered six hours or more. These findings suggest that the level of commitment and generosity is expressed both in the percentage of household income contributed and in the time donated to various causes.

Distribution of Total Contributions

To analyze the proportion of total income contributed by level of household income, the total sample was divided three ways: household incomes over and under $30,000, over and under $35,000, and over and under $40,000, as shown on **Table 1.9.** Respondents reporting household incomes of $30,000 or below were well below the average income reported by the total sample ($34,498). Those who reported incomes of $40,000 or more were significantly above the average.

Sixty percent of the respondents reported household incomes of $30,000 or less. This group gave nearly half of the total household contributions for the nation. Forty-percent of the respondents reported household incomes of $30,000 or more. This group of households gave slightly more than half of the total contributions (52 percent).

The analysis dividing the sample by household incomes below or above $35,000 shows 58 percent of the total contributions was given by the 68 percent of households reporting household incomes of $35,000 or less. The 32 percent of respondents reporting household incomes of $35,000 or more made 42 percent of the total contributions.

TABLE 1.9
DISTRIBUTION OF HOUSEHOLDS AND TOTAL CONTRIBUTIONS BY HOUSEHOLD INCOME

Household Income (Dollars)	Households (Percent)	Total Contributions (Percent)
Under 30,000	59.6	48.1
Over 30,000	40.4	51.9
Under 35,000	68.1	57.9
Over 35,000	31.9	42.1
Under 40,000	76.5	66.6
Over 40,000	23.5	33.4

Slightly more than three-fourths of the respondents (77 percent) reported household incomes below $40,000. They gave two-thirds (67 percent) of the contributions. Slightly less than one-fourth (24 percent) of the households reported incomes of $40,000 or more. They gave one-third of the total contributions.

Table 1.10 compares the income and contributions of households that gave 2 percent or more of their household income to charity and those that gave less than 2 percent. The table shows that the 63 percent of respondents providing information on both household income and contributions had an average household income of $37,567. Their households represented 68 percent of total household income, and their household contributions represented 89 percent of total contributions. The 8 percent of respondents who reported household contributions but not household income had 8 percent of total income and gave an estimated 12 percent of the total contributions. The 19 percent of households that gave 2 percent or

TABLE 1.10
ESTIMATED DISTRIBUTION OF HOUSEHOLD INCOME AND CONTRIBUTIONS BY HOUSEHOLD CONTRIBUTION STATUS

Household Contribution Status	Households		Average Household Income (Dollars)	Distribution of Total Household Income (Percent)	Average Household Contribution (Dollars)	Distribution of Total Charitable Contributions (Percent)
	Number (In Thousands)	Percentage of Total				
1. Contributors reporting both household income and amount of contributions	57,057	62.7	37,567	68.3	793	88.5
Contributed 2 percent or more of household income	17,563	19.3	34,220	19.1	2,027	69.6
Did not volunteer in past month	7,462	8.2	30,024	7.1	1,601	23.4
Volunteered in past month	10,101	11.1	37,772	12.1	2,333	46.1
Volunteered 5 hours or more per week in past month	4,368	4.8	39,216	5.5	2,540	21.7
Contributed less than 2 percent of household income	39,494	43.4	39,060	49.1	243	18.8
2. Contributors not reporting household income	7,644	8.4	(33,434)*	8.1	768	11.5
3. Noncontributors	26,299	28.9	27,994	23.5	0	0.0
Totals (1+2+3)	91,000	100.0	34,498	99.9**	562	100.0

* Derived.
** Total is not 100 because of rounding.

more of their household income to charity had an average household income of $34,220, and the 43 percent of households that gave less than 2 percent had an average household income of $39,060.

Households that gave 2 percent or more of their household income to charity are estimated to have 19 percent of total household income for the nation. They gave an estimated 70 percent of total contributions. Households that gave less than 2 percent of their income had 49 percent of total household income and gave 19 percent of total contributions. The 29 percent of households that did not contribute had significantly lower household incomes than all other groups and represented 24 percent of total household income.

Among the households that contributed 2 percent or more of their income, 58 percent of respondents reported volunteering and 42 percent reported not volunteering in the past month. Those who did not volunteer represented 8.2 percent of total households. Their household income was 7 percent of total household income, and their contributions represented nearly one-fourth (23 percent) of total contributions. Those who volunteered represented 11 percent of total households. Their household income was 12 percent of total household income, and their contributions represented nearly half (46 percent) of total contributions. Those households where the respondent reported volunteering five hours or more a week in the past month represented 5 percent of total households. Their household income was 6 percent of total household income, and their contributions represented nearly 22 percent of total contributions.

Thus, households that gave 2 percent or more of their income to charity had a lower average household income than households that gave less than 2 percent of their income. These estimates projected from the survey findings confirm that household income is but one of the factors in giving. As shown in other parts of this report, personal goals reflecting views about giving and volunteering, religious commitment, and actual volunteering are other important factors contributing to giving.

The Demographic Characteristics of Givers and Volunteers

This national survey provided a wealth of demographic information about givers and volunteers. Summary results are included in **Table 1.11**. Because people were sufficiently sampled by race and income (except for the very wealthy), it is possible to compare the extent of giving and volunteering in various groups.

Generally, this survey confirms trends shown in other surveys. Charitable giving in dollar amounts, although not in percentage of income, tends to increase with age, education, income, and occupational status. What is unique about this survey is that, for the first time, it documents the relationship of volunteering to giving. Among contributing households, those in which the respondent also reported volunteering contributed a higher proportion of their income to charity than those in which the respondent was not a volunteer. This relationship was true regardless of income, occupation, education, or, for the most part, age.

In 1987, the average household contribution for all respondents was $562, or 1.5 percent of average household income. Average hours volunteered for all respondents was 2.1 per week. All respondents were disaggregated into various groupings:

(1) All contributing households: In all, 71 percent of the respondents reported that their households contributed to charity. The average amount was $790, or 1.9 percent of their average household income. On average, respondents in this group volunteered 2.7 hours per week.

(2) Contributing households in which the respondent was not a volunteer: The 32 percent of respondents in this category reported an average household contribution of $489, or 1.3 percent of average household income.

(3) Contributing households in which the respondent was a volunteer: The 40 percent of respondents in this category reported an average household contribution of $1,021, or 2.4 percent of average household income. Respondents in this group volunteered an average of 4.9 hours per week.

(4) Noncontributing households in which the respondent was not a volunteer: Twenty-three percent of the respondents reported that their households did not contribute and they did not volunteer. This group had a much lower average household income ($26,257) than the average for all respondents ($34,498).

(5) Noncontributing households in which the respondent was a volunteer: Six percent of the respondents reported that they volunteered, but that their household did not contribute to charity. This group volunteered an average of 3.6 hours per week.

(6) All volunteers: Forty-five percent of all respondents reported volunteering. They gave an average of 4.7 hours per week, and the average household contribution for this group was $893, or 2.1 percent of average household income.

Respondents were selected to represent the national population in terms of age, sex, race, household income, marital status, and occupation. Therefore, a significant proportion of respondents (21 percent) were not heads of households and may not have had an accurate picture of their household income and household contributions. The responses of heads of households are therefore particularly important.

Table 1.11 shows the survey results for the 79 percent of respondents who reported that they were heads of households, defined by the Gallup Organization as including male heads of households, female heads, and wives of male heads of households. The average household contribution for this group was $624, or 1.7 percent of average household income ($33,036). The average hours volunteered for all respondents in this group was 2.4 per week. The average household income was slightly lower than the average for the total sample ($34,498), but average household contributions, average contributions as a percentage of household income, and average hours volunteered per week were slightly higher than the averages for the total sample. This pattern suggests that some respondents who were not heads of households may have overstated household income and understated household contributions.

Seventy-three percent of respondents who were heads of households reported that their households made contributions. The average was $857, or 2.1 percent of average household income. This group volunteered an average of 2.4 hours per week. The contributing households in which the head reported not volunteering (33 percent of heads of households) gave an average of $498, or 1.3 percent of average household income. The contributing households in which the head reported volunteering (40 percent of heads of households) gave an average household contribution of $1,149, or 2.7 percent of average household income. Respondents in this group volunteered an average of 5.0 hours per week. Twenty-three percent of heads of households reported making no household contributions and not volunteering. This particular group had a significantly lower average household income ($23,830) than the average for the total group ($33,036). Approximately 5 percent of heads of households reported that they volunteered, but that their household made no contributions to charity. In all, 44 percent of heads of households were volunteers. Their average household contribution was $1,149, or 2.5 percent of average household income. They contributed an average of 4.8 hours per week.

The rest of Table 1.11 provides specific findings on the dollar amount of contributions, household income, contributions as a percentage of household income, and hours volunteered per week breaking down the sample into groups based on age, sex, race, household income, employment status, occupation, educational level, religion, marital status, region, kind of community, home ownership, length of residence, household size, and number of children in the household. For each group, findings are given for the group as a whole, all contributing households, contributing households in which the respondent did not volunteer, contributing households in which the respondent did volunteer, noncontributing households in which the respondent did not volunteer, noncontributing households in which the respondent did volunteer, and all volunteers.

TABLE 1.11
DEMOGRAPHIC CHARACTERISTICS OF GIVERS AND VOLUNTEERS*

Demographic Characteristic of Respondent		All Households	Contributing Households			Noncontributing Households		All Volunteers
			All	Respondent Not a Volunteer	Respondent a Volunteer	Respondent Not a Volunteer	Respondent a Volunteer	
All respondents								
	Percentage of respondents	100	71.1	31.5	39.6	23.2	5.7	45.3
	Average household contribution (dollars)	562	790	489	1,021	0	0	893
	Average household income (dollars)	34,498	37,113	34,299	39,338	26,257	35,106	38,811
	Average percentage of household income given	1.5	1.9	1.3	2.4	0	0	2.1
	Average hours respondent volunteered per week	2.1	2.7	0	4.9	0	3.6	4.7
Head of household								
	Percentage of respondents	100	72.9	33.2	39.7	22.5	4.6	44.3
	Average household contribution (dollars)	624	857	498	1,149	0	0	1,149
	Average household income (dollars)	33,036	36,075	33,211	38,460	23,830	29,494	37,541
	Average percentage of household income given	1.7	2.1	1.3	2.7	0	0	2.5
	Average hours respondent volunteered per week	2.4	2.4	0	5.0	0	2.8	4.8
Age								
25-34	Percentage of respondents	100	67.7	29.1	38.6	26.3	6.0	44.6
	Average household contribution (dollars)	423	625	359	827	0	0	716
	Average household income (dollars)	34,536	37,469	38,149	36,959	27,775	–	36,124
	Average percentage of household income given	1.2	1.6	0.9	2.1	0	0	1.9
	Average hours respondent volunteered per week	1.8	2.4	0	4.2	0	–	4.0
35-44	Percentage of respondents	100	76.5	28.4	48.1	17.3	5.8	53.9
	Average household contribution (dollars)	631	825	515	1,001	0	0	893
	Average household income (dollars)	39,757	42,000	42,074	41,957	31,935	–	41,073
	Average percentage of household income given	1.4	1.8	1.1	2.2	0	0	2.0
	Average hours respondent volunteered per week	2.8	3.4	0	5.4	0	–	5.3
45-54	Percentage of respondents	100	76.3	32.6	43.7	19.9	3.8	47.5
	Average household contribution (dollars)	813	1,066	619	1,388	0	0	1,277
	Average household income (dollars)	42,532	46,471	40,499	50,915	29,074	–	49,566
	Average percentage of household income given	1.7	2.1	1.4	2.5	0	0	2.4
	Average hours respondent volunteered per week	2.7	3.4	0	6.0	0	–	5.8
55-64	Percentage of respondents	100	79.4	36.4	43.0	16.6	4.1	47.1
	Average household contribution (dollars)	869	1,094	479	1,593	0	0	1,454
	Average household income (dollars)	34,773	36,784	32,601	40,310	23,586	–	40,342
	Average percentage of household income given	2.2	2.6	1.3	3.5	0	0	3.2
	Average hours respondent volunteered per week	2.2	2.6	0	4.8	0	–	4.7
65-74	Percentage of respondents	100	72.4	36.8	35.6	23.2	4.4	40.0
	Average household contribution (dollars)	694	959	552	1,361	0	0	1,211
	Average household income (dollars)	23,433	26,173	24,577	27,826	15,872	18,000	26,773
	Average percentage of household income given	2.5	3.1	1.8	4.2	0	0	3.9
	Average hours respondent volunteered per week	2.4	2.4	0	4.9	0	4.5	6.0
75 and over	Percentage of respondents	100	75.0	49.7	25.3	27.7	3.3	28.6
	Average household contribution (dollars)	553	737	762	687	0	0	608
	Average household income (dollars)	18,838	21,391	21,046	22,064	–	–	20,983
	Average percentage of household income given	2.6	3.0	3.2	2.6	0	0	2.4
	Average hours respondent volunteered per week	1.3	1.4	0	4.1	0	2.7	4.4
18-24**	Percentage of respondents	100	54.1	22.7	31.4	35.6	10.4	41.8
	Average household contribution (dollars)	118	219	266	188	0	0	141
	Average household income (dollars)	34,020	34,418	29,861	37,719	29,320	–	40,147
	Average percentage of household income given	0.3	0.6	0.8	0.5	0	0	0.3
	Average hours respondent volunteered per week	1.8	2.4	0	4.2	0	–	4.3
Sex								
Male	Percentage of respondents	100	68.9	31.3	37.6	24.9	6.2	43.8
	Average household contribution (dollars)	612	888	466	1,226	0	0	1,052
	Average household income (dollars)	36,664	39,796	36,848	42,226	27,427	38,464	41,700
	Average percentage of household income given	1.5	2.1	1.2	2.7	0	0	2.4
	Average hours respondent volunteered per week	2.1	1.8	0	3.3	0	3.7	4.8
Female	Percentage of respondents	100	73.1	31.6	41.5	21.7	5.2	46.7
	Average household contribution (dollars)	512	700	511	840	0	0	746
	Average household income (dollars)	32,465	34,737	31,940	36,868	24,999	34,801	36,257
	Average percentage of household income given	1.4	1.8	1.4	2.1	0	0	1.9
	Average hours respondent volunteered per week	2.2	2.7	0	4.8	0	3.8	4.7

TABLE 1.11 (cont.)
DEMOGRAPHIC CHARACTERISTICS OF GIVERS AND VOLUNTEERS*

Demographic Characteristic of Respondent		All Households	Contributing Households: All	Contributing Households: Respondent Not a Volunteer	Contributing Households: Respondent a Volunteer	Noncontributing Households: Respondent Not a Volunteer	Noncontributing Households: Respondent a Volunteer	All Volunteers
Race								
White and other	Percentage of respondents	100	73.6	32.1	41.5	20.4	6.0	47.5
	Average household contribution (dollars)	601	816	512	1,042	0	0	910
	Average household income (dollars)	35,695	37,840	35,241	39,842	28,175	34,801	39,211
	Average percentage of household income given	1.5	2.0	1.3	2.4	0	0	2.1
	Average hours respondent volunteered per week	2.2	2.7	0	4.8	0	3.6	4.7
Black	Percentage of respondents	100	50.5	26.1	24.4	46.2	3.3	27.7
	Average household contribution (dollars)	247	490	265	732	0	0	645
	Average household income (dollars)	24,658	28,528	24,921	32,382	19,201	–	33,234
	Average percentage of household income given	0.9	1.6	1.0	2.1	0	0	1.8
	Average hours respondent volunteered per week	1.6	2.8	0	5.9	0	–	5.6
Hispanic***	Percentage of respondents	100	56.2	34.8	21.4	38.4	5.4	29
	Average household contribution (dollars)	153	273	413	185	0	0	1
	Average household income (dollars)	28,003	25,286	30,363	21,154	31,773	–	30,238
	Average percentage of household income given	0.5	1.0	1.2	0.7	0	0	1.0
	Average hours respondent volunteered per week	1.2	1.8	0	4.8	0	–	4.5
Household income								
Under $10,000	Percentage of respondents	100	48.0	30.5	17.5	46.1	5.9	23.4
	Average household contribution (dollars)	83	172	144	217	0	0	162
	Average household income (dollars)	5,000	5,000	5,000	5,000	5,000	–	5,000
	Average percentage of household income given	1.3	2.8	2.3	3.6	0	0	2.7
	Average hours respondent volunteered per week	1.0	1.8	0	5.0	0	–	4.4
$10,000-$19,999	Percentage of respondents	100	67.1	33.4	33.7	26.6	6.3	40.0
	Average household contribution (dollars)	288	429	292	560	0	0	472
	Average household income (dollars)	14,925	15,080	15,322	14,839	14,827	–	14,659
	Average percentage of household income given	1.7	2.5	1.7	3.4	0	0	2.9
	Average hours respondent volunteered per week	1.0	2.0	0	3.9	0	–	2.6
$20,000-$29,999	Percentage of respondents	100	73.4	29.8	43.6	20.8	5.9	49.5
	Average household contribution (dollars)	489	666	524	763	0	0	672
	Average household income (dollars)	24,939	24,887	24,753	24,979	25,126	–	24,972
	Average percentage of household income given	1.8	2.5	1.9	2.8	0	0	2.5
	Average hours respondent volunteered per week	2.9	3.7	0	6.3	0	–	5.9
$30,000-$39,999	Percentage of respondents	100	77.3	30.1	47.2	18.5	4.0	51.2
	Average household contribution (dollars)	594	769	548	907	0	0	836
	Average household income (dollars)	34,996	34,889	34,675	35,027	35,491	–	35,006
	Average percentage of household income given	1.6	2.0	1.4	2.4	0	0	2.2
	Average hours respondent volunteered per week	2.3	3.0	0	4.9	0	–	4.6
$40,000-$49,999	Percentage of respondents	100	72.9	32.6	40.3	24.0	3.2	43.5
	Average household contribution (dollars)	680	933	468	1,302	0	0	1,206
	Average household income (dollars)	45,000	45,000	45,000	45,000	–	–	45,000
	Average percentage of household income given	1.4	1.9	1.0	2.7	0	0	2.5
	Average hours respondent volunteered per week	1.6	2.2	0	4.0	0	–	3.8
$50,000-$74,999	Percentage of respondents	100	84.3	34.1	50.2	8.5	7.2	57.4
	Average household contribution (dollars)	856	1,015	544	1,326	0	0	1,160
	Average household income (dollars)	65,000	62,500	62,500	62,500	–	–	62,500
	Average percentage of household income given	1.4	1.5	0.8	1.9	0	0	1.7
	Average hours respondent volunteered per week	2.8	2.9	0	4.9	0	–	4.9
$75,000-$99,999	Percentage of respondents	100	75.0	33.2	41.8	16.5	8.5	50.3
	Average household contribution (dollars)	1,202	1,602	931	2,196	0	0	1,818
	Average household income (dollars)	87,500	87,500	87,500	87,500	–	–	87,500
	Average percentage of household income given	1.2	1.7	1.0	2.2	0	0	1.8
	Average hours respondent volunteered per week	2.3	2.6	0	4.7	0	–	4.5

TABLE 1.11 (cont.)
DEMOGRAPHIC CHARACTERISTICS OF GIVERS AND VOLUNTEERS*

Demographic Characteristic of Respondent		All Households	Contributing Households			Noncontributing Households		All Volunteers
			All	Respondent Not a Volunteer	Respondent a Volunteer	Respondent Not a Volunteer	Respondent a Volunteer	
$100,000 or more								
	Percentage of respondents	100	79.8	23.0	56.8	14.8	5.5	62.3
	Average household contribution (dollars)	1,776	2,225	1,952	2,329	0	0	2,123
	Average household income (dollars)	100,000	100,000	100,000	100,000	–	–	100,000
	Average percentage of household income given	1.3	2.1	1.7	2.2	0	0	2.0
	Average hours respondent volunteered per week	2.7	3.3	0	4.6	0	–	4.4
Employment status								
Self-employed full-time	Percentage of respondents	100	75.2	24.9	50.3	18.8	5.8	56.1
	Average household contribution (dollars)	956	1,271	544	1,608	0	0	1,442
	Average household income (dollars)	45,835	48,966	52,683	47,122	–	–	46,421
	Average percentage of household income given	1.9	2.4	0.9	3.2	0	0	2.9
	Average hours respondent volunteered per week	2.6	3.2	0	4.7	0	–	4.7
Self-employed part-time	Percentage of respondents	100	84.5	26.4	58.1	14.6	0.9	59.0
	Average household contribution (dollars)	852	1,008	657	1,135	0	0	1,118
	Average household income (dollars)	30,096	31,171	27,438	32,872	–	–	32,554
	Average percentage of household income given	2.5	2.9	1.8	3.3	0	0	3.3
	Average hours respondent volunteered per week	3.8	4.4	0	6.4	0	–	6.4
Work for someone else full-time	Percentage of respondents	100	72.0	31.4	40.6	22.2	5.8	46.4
	Average household contribution (dollars)	493	685	434	876	0	0	767
	Average household income (dollars)	38,826	41,279	39,477	42,664	31,720	35,350	41,752
	Average percentage of household income given	1.2	1.6	1.0	1.9	0	0	1.7
	Average hours respondent volunteered per week	2.0	2.5	0	4.5	0	3.6	4.4
Work for someone else part-time	Percentage of respondents	100	69.8	24.2	45.6	22.9	7.3	52.9
	Average household contribution (dollars)	527	755	338	970	0	0	836
	Average household income (dollars)	37,838	40,037	34,132	43,180	29,163	–	43,299
	Average percentage of household income given	1.3	1.7	0.9	2.1	0	0	1.6
	Average hours respondent volunteered per week	3.0	3.9	0	5.9	0	–	5.7
Not employed	Percentage of respondents	100	68.0	35.5	32.5	26.5	5.5	38.0
	Average household contribution (dollars)	530	779	560	1,013	0	0	866
	Average household income (dollars)	26,339	28,832	26,327	31,564	18,938	30,537	31,414
	Average percentage of household income given	1.8	2.4	1.9	2.8	0	0	2.4
	Average hours respondent volunteered per week	1.8	2.3	0	4.9	0	3.3	4.7
Occupation								
Professional worker	Percentage of respondents	100	85.3	25.2	60.1	10.3	4.4	64.5
	Average household contribution (dollars)	910	1,067	650	1,242	0	0	1,157
	Average household income (dollars)	50,324	51,587	53,581	50,748	–	–	50,047
	Average percentage of household income given	1.7	1.9	1.1	2.3	0	0	2.2
	Average hours respondent volunteered per week	3.4	3.9	0	5.5	0	–	5.3
Manager or executive	Percentage of respondents	100	87.8	29.7	58.1	9.0	3.2	61.3
	Average household contribution (dollars)	985	1,122	477	1,431	0	0	1,356
	Average household income (dollars)	45,810	47,202	43,594	49,036	–	–	48,901
	Average percentage of household income given	2.0	2.2	1.0	2.8	0	0	2.6
	Average hours respondent volunteered per week	3.1	3.4	0	5.1	0	–	5.0
Owner of business or farm	Percentage of respondents	100	80.7	36.5	44.2	15.8	3.5	47.7
	Average household contribution (dollars)	789	978	–	–	0	0	–
	Average household income (dollars)	43,999	45,793	–	–	–	–	–
	Average percentage of household income given	1.7	2.0	–	–	0	0	–
	Average hours respondent volunteered per week	2.3	2.5	0	–	0	–	–
Skilled trade or craft	Percentage of respondents	100	69.3	30.9	38.4	23.2	7.6	46.0
	Average household contribution (dollars)	443	639	390	840	0	0	701
	Average household income (dollars)	32,949	35,588	36,412	34,930	28,512	–	32,840
	Average percentage of household income given	1.2	1.7	1.0	2.2	0	0	2.0
	Average hours respondent volunteered per week	1.5	1.9	0	3.5	0	–	3.2

TABLE 1.11 (cont.)
DEMOGRAPHIC CHARACTERISTICS OF GIVERS AND VOLUNTEERS*

Demographic Characteristic of Respondent		All Households	Contributing Households			Noncontributing Households		All Volunteers
			All	Respondent Not a Volunteer	Respondent a Volunteer	Respondent Not a Volunteer	Respondent a Volunteer	
Semiskilled worker, laborer or farm laborer	Percentage of respondents	100	52.8	27.4	25.4	42.5	4.8	30.2
	Average household contribution (dollars)	227	429	387	472	0	0	397
	Average household income (dollars)	27,572	28,178	28,164	28,192	25,177	–	30,397
	Average percentage of household income given	0.7	1.4	1.2	1.5	0	0	1.2
	Average hours respondent volunteered per week	1.3	2.1	0	4.3	0	–	4.2
Clerical or office worker	Percentage of respondents	100	78.9	46.7	32.2	16.3	4.8	37.0
	Average household contribution (dollars)	557	706	365	932	0	0	811
	Average household income (dollars)	37,499	37,450	37,528	37,397	–	–	36,504
	Average percentage of household income given	1.4	1.7	0.9	2.3	0	0	2.2
	Average hours respondent volunteered per week	1.2	1.4	0	3.4	0	–	3.2
Sales worker	Percentage of respondents	100	74.9	41.4	33.5	17.2	7.9	41.4
	Average household contribution (dollars)	369	493	–	–	0	0	552
	Average household income (dollars)	35,755	36,511	–	–	–	–	43,058
	Average percentage of household income given	1.0	1.3	–	–	0	0	1.2
	Average hours respondent volunteered per week	2.4	2.8	–	–	0	–	5.8
Service worker	Percentage of respondents	100	58.4	28.5	29.9	36.9	4.8	34.7
	Average household contribution (dollars)	269	460	293	604	0	0	520
	Average household income (dollars)	28,175	31,673	27,049	36,112	23,566	–	34,035
	Average percentage of household income given	0.9	1.3	0.9	1.6	0	0	1.5
	Average hours respondent volunteered per week	2.0	2.6	0	5.0	0	–	5.8
Retired	Percentage of respondents	100	67.6	39.6	28.0	25.8	6.7	34.7
	Average household contribution (dollars)	586	867	558	1,286	0	0	1,038
	Average household income (dollars)	22,498	25,425	23,739	27,797	14,680	–	26,912
	Average percentage of household income given	2.3	3.0	2.0	4.2	0	0	3.5
	Average hours respondent volunteered per week	2.0	2.6	0	6.3	0	–	5.8
Full-time student**	Percentage of respondents	100	61.5	17.3	44.2	20.8	17.7	61.9
	Average household contribution (dollars)	153	–	–	–	0	0	–
	Average household income (dollars)	35,862	–	–	–	–	–	–
	Average percentage of household income given	0.4	–	–	–	0	0	–
	Average hours respondent volunteered per week	2.9	–	–	–	0	–	–
Housewife	Percentage of respondents	100	75.5	37.6	37.9	22.1	2.5	40.4
	Average household contribution (dollars)	708	938	758	1,121	0	0	1,052
	Average household income (dollars)	29,340	32,837	29,242	36,460	17,451	–	35,845
	Average percentage of household income given	2.1	2.5	2.3	2.7	0	0	2.5
	Average hours respondent volunteered per week	2.0	2.5	0	5.0	0	–	5.0
Education								
Elementary school (up to grade 8)	Percentage of respondents	100	59.0	39.1	19.9	37.6	3.4	23.3
	Average household contribution (dollars)	231	392	355	–	0	0	400
	Average household income (dollars)	17,445	19,255	18,731	–	14,639	–	19,821
	Average percentage of household income given	1.2	1.8	1.7	–	0	0	1.7
	Average hours respondent volunteered per week	0.8	1.4	0	–	0	–	3.6
Some high school	Percentage of respondents	100	56.6	36.1	20.5	38.9	4.5	25.0
	Average household contribution (dollars)	349	617	611	627	0	0	514
	Average household income (dollars)	21,468	21,987	21,521	22,818	20,494	–	22,914
	Average percentage of household income given	1.4	2.4	2.4	2.5	0	0	2.1
	Average hours respondent volunteered per week	0.8	1.2	0	3.3	0	–	3.4
High school graduate	Percentage of respondents	100	67.9	33.7	34.2	25.6	6.5	40.7
	Average household contribution (dollars)	475	700	415	970	0	0	815
	Average household income (dollars)	31,365	32,573	31,324	33,801	27,312	34,385	33,896
	Average percentage of household income given	1.3	1.9	1.2	2.6	0	0	2.2
	Average hours respondent volunteered per week	1.8	2.3	0	4.6	0	–	4.5
Technical, trade, or business school	Percentage of respondents	100	76.4	28.5	47.9	20.1	3.6	51.5
	Average household contribution (dollars)	452	591	358	731	0	0	680
	Average household income (dollars)	36,554	39,657	40,390	36,042	34,017	–	35,429
	Average percentage of household income given	1.2	1.5	0.9	1.9	0	0	1.8
	Average hours respondent volunteered per week	2.5	3.1	0	4.9	0	–	4.9

TABLE 1.11 (cont.)
DEMOGRAPHIC CHARACTERISTICS OF GIVERS AND VOLUNTEERS*

Demographic Characteristic of Respondent		All Households	Contributing Households			Noncontributing Households		All Volunteers
			All	Respondent Not a Volunteer	Respondent a Volunteer	Respondent Not a Volunteer	Respondent a Volunteer	
Some college	Percentage of respondents	100	79.0	27.6	51.4	14.8	6.3	57.7
	Average household contribution (dollars)	555	702	412	856	0	0	763
	Average household income (dollars)	39,640	40,783	42,630	39,795	34,021	–	39,606
	Average percentage of household income given	1.3	1.6	0.9	2.0	0	0	1.8
	Average hours respondent volunteered per week	3.3	3.8	0	5.9	0	–	5.7
College graduate	Percentage of respondents	100	82.6	25.4	57.2	10.7	6.3	63.5
	Average household contribution (dollars)	1,034	1,252	742	1,479	0	0	1,332
	Average household income (dollars)	51,168	53,012	53,499	52,794	39,966	–	52,119
	Average percentage of household income given	1.9	2.2	1.3	2.6	0	0	2.4
	Average hours respondent volunteered per week	3.0	3.3	0	4.7	0	–	4.8
Religion								
All religions	Percentage of respondents	100	71.4	31.9	39.5	23.3	5.4	44.9
	Average household contribution (dollars)	529	741	444	974	0	0	857
	Average household income (dollars)	30,760	32,478	29,457	34,908	25,586	30,095	34,334
	Average percentage of household income given	1.6	2.1	1.3	2.6	0	0	2.3
	Average hours respondent volunteered per week	2.1	2.7	0	4.9	0	3.2	4.7
Catholics	Percentage of respondents	100	69.8	36.0	33.8	25.1	5.1	38.9
	Average household contribution (dollars)	341	489	308	675	0	0	587
	Average household income (dollars)	31,475	30,634	28,951	32,409	33,044	–	32,799
	Average percentage of household income given	1.0	1.5	1.0	1.9	0	0	1.7
	Average hours respondent volunteered per week	1.9	2.6	0	5.3	0	–	5.0
All Protestants	Percentage of respondents	100	72.1	30.6	41.5	22.9	5.0	46.5
	Average household contribution (dollars)	616	854	524	1,093	0	0	975
	Average household income (dollars)	29,707	32,365	28,969	34,866	21,856	26,787	34,013
	Average percentage of household income given	1.9	2.4	1.6	2.9	0	0	2.6
	Average hours respondent volunteered per week	2.0	2.6	0	4.5	0	3.2	4.4
Baptists	Percentage of respondents	100	65.3	31.9	33.4	30.1	3.7	37.1
	Average household contribution (dollars)	462	707	585	820	0	0	738
	Average household income (dollars)	26,445	29,068	27,076	30,952	20,147	–	31,026
	Average percentage of household income given	1.6	2.2	1.9	2.4	0	0	2.2
	Average hours respondent volunteered per week	1.7	2.4	0	4.7	0	–	4.5
Lutherans	Percentage of respondents	100	73.1	31.2	41.9	21.2	5.8	47.7
	Average household contribution (dollars)	605	828	429	1,102	0	0	968
	Average household income (dollars)	34,241	37,686	32,656	41,299	22,866	–	40,446
	Average percentage of household income given	1.6	2.0	1.2	2.5	0	0	2.3
	Average hours respondent volunteered per week	1.8	2.3	0	4.1	0	–	3.7
Methodists	Percentage of respondents	100	81.3	37.3	44.0	14.9	3.9	47.9
	Average household contribution (dollars)	462	568	407	698	0	0	641
	Average household income (dollars)	30,912	32,146	30,218	33,766	27,311	–	32,581
	Average percentage of household income given	1.3	1.6	1.2	1.9	0	0	1.8
	Average hours respondent volunteered per week	1.7	2.0	0	3.7	0	–	3.6
Presbyterians	Percentage of respondents	100	74.8	27.7	47.1	19.6	5.7	52.8
	Average household contribution (dollars)	739	988	565	1,243	0	0	1,109
	Average household income (dollars)	30,611	33,103	28,276	35,985	21,954	–	35,058
	Average percentage of household income given	2.2	2.7	1.8	3.1	0	0	2.8
	Average hours respondent volunteered per week	2.3	2.8	0	4.5	0	0	4.4
All other Protestants	Percentage of respondents	100	74.0	27.8	46.2	20.2	5.8	52.0
	Average household contribution (dollars)	850	1,149	–	1,156	0	0	1,027
	Average household income (dollars)	30,699	34,038	–	34,080	–	–	32,654
	Average percentage of household income given	2.5	3.1	–	3.6	0	0	3.5
	Average hours respondent volunteered per week	3.6	2.7	0	4.4	0	–	6.9
All other religions	Percentage of respondents	100	73.9	25.3	48.6	13.6	12.5	61.1
	Average household contribution (dollars)	409	553	287	671	0	0	534
	Average household income (dollars)	33,372	34,244	30,828	36,058	–	–	36,744
	Average percentage of household income given	1.2	1.5	0.8	1.9	0	0	1.5
	Average hours respondent volunteered per week	3.9	4.6	0	7.0	0	–	6.4

TABLE 1.11 (cont.)
DEMOGRAPHIC CHARACTERISTICS OF GIVERS AND VOLUNTEERS*

Demographic Characteristic of Respondent		All Households	Contributing Households			Noncontributing Households		All Volunteers
			All	Respondent Not a Volunteer	Respondent a Volunteer	Respondent Not a Volunteer	Respondent a Volunteer	
Jews	Percentage of respondents	100	63.7	25.5	38.2	28.7	7.6	45.8
	Average household contribution (dollars)	689	–	–	–	0	0	–
	Average household income (dollars)	44,197	–	–	–	–	–	–
	Average percentage of household income given	1.4	–	–	–	0	0	–
	Average hours respondent volunteered per week	2.1	–	–	–	0	–	–
Marital status								
Married	Percentage of respondents	100	78.6	33.4	45.2	16.8	4.7	49.9
	Average household contribution (dollars)	760	967	594	1,233	0	0	1,117
	Average household income (dollars)	37,900	39,992	37,876	41,551	28,548	35,903	41,030
	Average percentage of household income given	1.8	2.1	1.4	2.7	0	0	2.5
	Average hours respondent volunteered per week	2.5	2.8	0	4.9	0	3.8	5.0
Single	Percentage of respondents	100	55.8	25.4	30.4	34.9	9.3	39.7
	Average household contribution (dollars)	163	293	256	323	0	0	247
	Average household income (dollars)	34,406	35,912	32,363	38,861	29,852	–	39,601
	Average percentage of household income given	0.5	0.8	0.8	0.8	0	0	0.6
	Average hours respondent volunteered per week	2.0	2.9	0	5.3	0	–	5.1
Divorced or separated	Percentage of respondents	100	54.7	24.4	30.3	38.7	6.6	36.9
	Average household contribution (dollars)	258	471	342	573	0	0	471
	Average household income (dollars)	23,746	26,880	27,663	26,249	20,316	–	24,772
	Average percentage of household income given	1.0	1.6	1.1	2.0	0	0	1.8
	Average hours respondent volunteered per week	1.5	2.4	0	4.4	0	–	4.2
Widowed	Percentage of respondents	100	67.0	38.6	28.4	29.5	3.5	31.9
	Average household contribution (dollars)	344	513	267	844	0	0	751
	Average household income (dollars)	17,559	20,278	16,472	25,505	12,294	–	23,751
	Average percentage of household income given	1.7	2.1	1.4	2.8	0	0	2.7
	Average hours respondent volunteered per week	1.4	2.0	0	4.7	0	–	4.5
Region								
East	Percentage of respondents	100	72.3	34.3	38.0	24.4	3.3	41.3
	Average household contribution (dollars)	513	710	366	1,017	0	0	936
	Average household income (dollars)	38,738	40,514	35,092	44,469	32,495	–	44,576
	Average percentage of household income given	1.2	1.6	0.9	2.1	0	0	1.9
	Average hours respondent volunteered per week	2.0	2.5	0	4.9	0	–	4.8
Midwest	Percentage of respondents	100	75.0	26.0	49.0	17.5	7.5	56.5
	Average household contribution (dollars)	576	768	419	940	0	0	815
	Average household income (dollars)	34,292	36,304	33,155	37,970	25,518	–	37,390
	Average percentage of household income given	1.5	1.9	1.1	2.3	0	0	2.0
	Average hours respondent volunteered per week	2.5	2.9	0	4.4	0	–	4.5
South	Percentage of respondents	100	65.5	31.4	34.1	29.5	5.0	39.1
	Average household contribution (dollars)	571	871	637	1,064	0	0	928
	Average household income (dollars)	30,433	33,228	30,157	36,058	22,542	–	36,602
	Average percentage of household income given	1.7	2.3	1.9	2.7	0	0	2.3
	Average hours respondent volunteered per week	1.8	2.6	0	4.9	0	–	4.7
West	Percentage of respondents	100	73.0	34.5	38.5	19.4	7.6	46.1
	Average household contribution (dollars)	590	808	476	1,098	0	0	917
	Average household income (dollars)	35,686	39,288	39,000	39,545	25,859	–	37,279
	Average percentage of household income given	1.5	1.9	1.1	2.5	0	0	2.3
	Average hours respondent volunteered per week	2.4	2.9	0	5.5	0	–	5.3
Kind of community								
Central city	Percentage of respondents	100	64.5	28.4	36.1	28.3	7.2	43.3
	Average household contribution (dollars)	507	786	477	1,013	0	0	845
	Average household income (dollars)	35,859	39,303	35,763	42,097	26,998	38,763	41,540
	Average percentage of household income given	1.3	1.8	1.2	2.2	0	0	1.9
	Average hours respondent volunteered per week	2.0	2.6	0	4.7	0	3.8	4.5

TABLE 1.11 (cont.)
DEMOGRAPHIC CHARACTERISTICS OF GIVERS AND VOLUNTEERS*

Demographic Characteristic of Respondent		All Households	Contributing Households			Noncontributing Households		All Volunteers
			All	Respondent Not a Volunteer	Respondent a Volunteer	Respondent Not a Volunteer	Respondent a Volunteer	
Suburban	Percentage of respondents	100	74.3	34.7	39.6	20.2	5.5	45.1
	Average household contribution (dollars)	626	843	556	1,091	0	0	958
	Average household income (dollars)	37,872	40,341	37,112	43,161	29,191	36,360	42,332
	Average percentage of household income given	1.5	1.9	1.4	2.3	0	0	2.1
	Average hours respondent volunteered per week	2.2	2.6	0	5.0	0	4.0	4.8
Rural	Percentage of respondents	100	73.6	28.9	44.7	22.6	3.9	48.6
	Average household contribution (dollars)	502	682	336	901	0	0	829
	Average household income (dollars)	25,611	27,678	25,231	29,242	19,569	–	28,644
	Average percentage of household income given	1.8	2.2	1.2	2.8	0	0	2.6
	Average hours respondent volunteered per week	2.4	3.0	0	4.9	0	–	4.8
Own or rent home								
Own home	Percentage of respondents	100	79.0	33.8	45.2	16.5	4.5	49.7
	Average household contribution (dollars)	730	924	601	1,159	0	0	1,054
	Average household income (dollars)	38,294	40,460	37,806	42,431	27,863	37,806	42,021
	Average percentage of household income given	1.7	2.1	1.4	2.5	0	0	2.3
	Average hours respondent volunteered per week	2.3	2.8	0	4.9	0	2.8	4.7
Rent home	Percentage of respondents	100	54.6	26.7	27.9	38.7	6.8	34.7
	Average household contribution (dollars)	211	387	186	571	0	0	459
	Average household income (dollars)	25,173	25,860	24,698	26,976	24,417	23,945	26,374
	Average percentage of household income given	0.8	1.4	0.7	2.0	0	0	1.6
	Average hours respondent volunteered per week	1.7	2.5	0	4.8	0	4.2	4.8
Length of residence								
Less than 1 year	Percentage of respondents	100	65.8	27.3	38.5	31.1	3.1	41.6
	Average household contribution (dollars)	409	621	–	869	0	0	804
	Average household income (dollars)	29,092	31,098	–	32,388	24,659	–	32,225
	Average percentage of household income given	1.3	1.8	–	2.5	0	0	2.4
	Average hours respondent volunteered per week	1.7	2.5	–	4.2	0	–	4.0
1-2 years	Percentage of respondents	100	64.2	25.2	39.0	28.1	7.8	46.8
	Average household contribution (dollars)	438	683	224	1,002	0	0	835
	Average household income (dollars)	32,848	34,545	31,399	36,605	29,094	–	35,886
	Average percentage of household income given	1.3	1.9	0.7	2.5	0	0	2.1
	Average hours respondent volunteered per week	1.9	2.7	0	4.5	0	–	4.1
3-5 years	Percentage of respondents	100	69.1	33.6	35.5	27.8	3.0	38.5
	Average household contribution (dollars)	526	761	477	1,021	0	0	941
	Average household income (dollars)	31,237	34,482	34,649	34,326	21,348	–	35,410
	Average percentage of household income given	1.7	2.2	1.3	2.9	0	0	2.6
	Average hours respondent volunteered per week	1.1	1.4	0	2.8	0	–	2.8
6-9 years	Percentage of respondents	100	61.0	24.4	36.6	32.4	6.7	43.3
	Average household contribution (dollars)	422	691	391	885	0	0	748
	Average household income (dollars)	34,367	36,956	36,673	37,169	29,532	–	36,697
	Average percentage of household income given	1.1	1.7	1.0	2.2	0	0	1.9
	Average hours respondent volunteered per week	1.8	2.6	0	4.3	0	–	4.2
10-14 years	Percentage of respondents	100	69.6	31.7	37.9	25.6	4.8	42.7
	Average household contribution (dollars)	406	584	286	760	0	0	675
	Average household income (dollars)	34,527	36,903	31,280	41,675	30,398	–	39,488
	Average percentage of household income given	1.1	1.5	1.1	1.7	0	0	1.6
	Average hours respondent volunteered per week	2.2	2.9	0	5.2	0	0	5.1
15 years or more	Percentage of respondents	100	71.9	33.0	38.9	22.1	6.0	44.9
	Average household contribution (dollars)	551	766	500	979	0	0	848
	Average household income (dollars)	29,322	30,767	27,967	33,123	24,597	29,086	32,586
	Average percentage of household income given	1.7	2.2	1.5	2.7	0	0	2.3
	Average hours respondent volunteered per week	2.4	2.9	0	5.4	0	0	5.2

TABLE 1.11 (cont.)
DEMOGRAPHIC CHARACTERISTICS OF GIVERS AND VOLUNTEERS*

Demographic Characteristic of Respondent		All Households	Contributing Households			Noncontributing Households		All Volunteers
			All	Respondent Not a Volunteer	Respondent a Volunteer	Respondent Not a Volunteer	Respondent a Volunteer	
Household size								
One	Percentage of respondents	100	62.4	34.2	28.2	33.0	4.8	32.9
	Average household contribution (dollars)	285	457	276	674	0	0	577
	Average household income (dollars)	19,906	22,291	20,173	24,876	16,025	–	23,508
	Average percentage of household income given	1.3	1.8	1.2	2.4	0	0	2.2
	Average hours respondent volunteered per week	1.9	2.6	0	5.8	0	–	5.8
Two	Percentage of respondents	100	71.7	34.1	37.6	22.4	5.9	43.5
	Average household contribution (dollars)	640	892	596	1,148	0	0	992
	Average household income (dollars)	32,690	35,087	33,678	36,356	25,721	29,804	35,474
	Average percentage of household income given	1.8	2.3	1.6	2.9	0	0	2.6
	Average hours respondent volunteered per week	1.9	2.4	0	4.6	0	2.8	4.4
Three	Percentage of respondents	100	72.5	32.5	40.0	21.8	5.7	45.7
	Average household contribution (dollars)	508	700	499	858	0	0	751
	Average household income (dollars)	39,759	41,449	40,789	41,987	37,715	–	42,295
	Average percentage of household income given	1.2	1.5	1.1	1.9	0	0	1.6
	Average hours respondent volunteered per week	2.1	2.4	0	4.4	0	–	4.6
Four or more	Percentage of respondents	100	72.4	27.8	44.6	21.7	5.8	50.4
	Average household contribution (dollars)	607	839	453	1,073	0	0	950
	Average household income (dollars)	38,334	41,021	36,762	43,665	28,686	–	43,284
	Average percentage of household income given	1.5	1.9	1.1	2.3	0	0	2.0
	Average hours respondent volunteered per week	2.4	3.0	0	4.9	0	–	4.7
Children under 18 in household								
None	Percentage of respondents	100	70.2	32.2	38.0	24.3	5.5	43.5
	Average household contribution (dollars)	528	752	466	972	0	0	849
	Average household income (dollars)	33,116	35,868	35,827	38,138	24,655	34,090	37,626
	Average percentage of household income given	1.4	1.9	1.2	2.3	0	0	2.1
	Average hours respondent volunteered per week	2.0	2.6	0	4.8	0	3.7	4.6
One	Percentage of respondents	100	69.9	34.7	35.2	24.5	5.6	40.8
	Average household contribution (dollars)	595	851	552	1,128	0	0	973
	Average household income (dollars)	36,739	39,143	37,455	40,810	29,445	–	40,456
	Average percentage of household income given	1.4	1.9	1.3	2.5	0	0	2.2
	Average hours respondent volunteered per week	2.0	2.4	0	4.8	0	–	4.9
Two	Percentage of respondents	100	77.1	30.3	46.8	17.2	5.8	52.6
	Average household contribution (dollars)	530	687	466	822	0	0	731
	Average household income (dollars)	37,708	39,473	35,827	41,821	30,739	–	41,024
	Average percentage of household income given	1.3	1.6	1.2	1.9	0	0	1.7
	Average hours respondent volunteered per week	2.5	2.9	0	4.8	0	–	4.7
Three or more	Percentage of respondents	100	69.0	24.7	44.3	24.6	6.4	50.7
	Average household contribution (dollars)	726	1,052	411	1,405	0	0	1,228
	Average household income (dollars)	33,859	36,932	32,730	39,245	24,398	–	38,890
	Average percentage of household income given	2.0	2.6	1.1	3.2	0	0	2.9
	Average hours respondent volunteered per week	2.7	3.6	0	5.7	0	–	5.3

* Numbers may not add up as shown because of rounding. Respondents were asked to provide household income and household contributions and their individual volunteer time. Estimates exclude respondents who reported "not sure or no answer" to particular questions. Average contributions and average income were calculated by dividing their respective sums by the number of respondents reporting dollar amounts for each. Contributions as a percentage of household income are based solely on the number of respondents who reported a dollar amount for both household contributions and household income. Therefore, the percentages shown here differ from those that can be derived by dividing average contributions by average income unless for a given group all respondents reported both contributions and income. Average hours per week per volunteer were calculated to an annual basis by multiplying the average hours volunteered monthly by the percentage of persons volunteering monthly to those volunteering annually. This methodology was used throughout this report.

** Reported household income and contributions for the 18 to 24 year old age group and for full-time students should be viewed with some caution, because these figures probably are reported inaccurately.

*** Hispanics may be of any race.

– Too few cases to be reliable.

From all the data in Table 1.11, some general patterns emerge:

- *Households in which the respondents volunteered were more likely to give to charity* and gave a higher percentage of income than other households, regardless of race or other demographic characteristics.
- *In general, giving as a percentage of household income tends to increase with age.* In most age groups, giving as a percentage of household income was highest among contributing households in which the respondent volunteered. In these households, contributions increased from 2.1 percent of household income in the 25- to 34-year-old group to 4.2 percent in the 65- to 74-year-old group. For persons 75 years and older, the average household contribution declined to 2.6 percent of household income, but average household income also declined significantly. Among contributing households in which the respondent was not a volunteer, giving as a percentage of household income increased from 0.9 percent among the 25- to 34-year-old group to 3.2 percent for the 75 years or older group.
- *Major racial and ethnic groupings show significant differences in household contributions, volunteering, and average household income.* Average household income for whites and other races was much higher ($35,695) than for blacks ($24,658) or Hispanics ($28,003). Nearly 74 percent of whites reported that their households had made contributions, compared with 51 percent of blacks and 56 percent of Hispanics. For blacks and whites, the average household incomes for respondents who reported volunteering were much higher than for nonvolunteers. The 42 percent of whites and the 24 percent of blacks who reported both contributing and volunteered looked much more alike than Hispanics. Although whites gave a slightly higher proportion of household income (2.4 percent) than blacks (2.1 percent) in this group, blacks volunteered more hours per week (5.9 hours) than whites (4.8 hours).
- *The Hispanic group, composed of many different racial and ethnic subgroupings, showed unusual patterns.* The 21 percent of Hispanic respondents who reported both contributions volunteering had the lowest average household income ($21,154) of all Hispanics. They gave about 0.7 percent of their household income and volunteered almost five hours per week. In contrast, the 38 percent of Hispanic respondents who reported that their households did not contribute and they did not volunteer had the highest average household income ($31,773) of all Hispanics. This large group affected the overall statistics for Hispanics, which show all Hispanics giving 0.5 percent of household income to charity even though their average household income is higher than that of blacks, who gave an average of 0.9 percent of their household income to charity. These findings for the Hispanic group deserve more study.
- *Contributing households with lower household incomes gave a higher percentage of household income to charity than households with higher incomes.* Although only 48 percent of respondents with household incomes under $10,000 reported household contributions, compared with 73 percent of those with household incomes from $20,000 to $29,999, they contributed an average of 2.8 percent of their household income to charity. Giving as a percentage of household income steadily declined among contributing households from 2.0 percent for those with household incomes from $30,000 to $39,999 to 1.7 percent for those with household incomes from $75,000 and $99,999, then increased to 2.1 percent for those with household incomes of $100,000 or more. Within income groups, the pattern persists that respondents who reported both household contributions and volunteer activities gave more than those who did not volunteer.
- *Three-fourths of respondents who were self-employed full-time, 85 percent who were self-employed part-time, 72 percent who were employed full-time by someone else, and nearly 70 percent who were employed part-time by someone else or not employed reported that their households had given to charities in the past year.* The highest percentages of volunteers were among the part-time self-employed (59 percent), the full-time self-employed (56 percent), and respondents who worked part-time for someone else (53 percent). Forty-six percent of respondents employed full-time by someone else volunteered, as did 38 percent of those who were not employed.
- *Contributing households in which the respondent was self-employed part-time gave the highest percentage of household income* (2.9 percent), followed by households in which the respondent was self-employed full-time or not employed (2.4 percent). Respondents who worked full- or part-time for others gave 1.6 and 1.7 percent, respectively.
- *Retirees, followed by housewives, managers, and business owners, reported the highest household contributions as a percentage of income.* Within each occupational group, household contributions as a percentage of income were highest for households in which the respondent volunteered. Among the respondents reporting both contributions and volunteering, those who reported the highest rate of contributions (as a percentage of household income) were retirees (4.2 percent), managers and executives (2.8 percent), housewives (2.7 percent), clerical workers and professional workers (2.3 percent), and skilled workers (2.2 percent).
- *Household income rose with education, and so did the proportion of households making charitable contributions,* ranging from 59 percent for respondents with an elementary school education to 83 percent for college graduates. Volunteering also increased with the level of education, from 23 percent of respondents reporting only some elementary schooling to 64 percent among college graduates. However, among contributing households, giving as a percentage of income did not consistently increase with education and income. Contributing households in which respondents had some high school education gave the highest average percentage of income to charity (2.4 percent), followed by those in which the respondents graduated high school (1.9 percent). Among contributing households, those in which the respondent volunteered gave a higher average percentage of

income than those in which the respondent did not volunteer within each educational group. Among volunteers in contributing households, those reporting giving the highest average percentage of household income to charities were college and high school graduates (2.6 percent each) and those with some high school (2.5 percent), despite the fact that average household incomes varied widely among these groups.

- *Members of religious groups who both reported household contributions and volunteered gave 2.6 percent of their household income,* compared with 2.4 percent for the total sample. Protestants who reported their households contributed to charity gave an average of 2.4 percent of their household incomes, compared with 1.5 percent for Catholics and all other religions.
- *Respondents who were married were most likely to report that their their households contributed to charities* (79 percent), followed by widowed persons (67 percent), single persons (56 percent), and divorced or separated persons (55 percent). Although single people reported the second-highest average household income of these groups, they gave the lowest percentage of income to charities, regardless of whether they volunteered. A substantial proportion of the single respondents may have been dependents of households. Although a smaller percentage of single people reported volunteering (40 percent), than in the total sample (45 percent), they volunteered more more hours per week (5.1 hours) on average than did the total sample (4.7 hours).
- *Households with two children under 18 years of age reported a higher proportion of contributors* (77 percent) than households with no, one, or three or more children under 18 years of age (about 70 percent). Over half of the respondents with two or more children reported volunteering, compared with 44 percent of respondents reporting no children, and 41 percent of those reporting one child. Among contributing households those with three or more children gave the highest percentage of household income (2.6 percent), followed by those with no children or one child (1.9 percent), and those with two children (1.6 percent).
- *The proportion of respondents who reported both contributing and volunteering was highest among those reporting two children* (47 percent) and three or more children (44 percent), followed by those who reported no children (38 percent) or one child (35 percent). In this category, households with three or more children gave the highest percentage of household income (3.2 percent), followed by those with one child (2.5 percent), no children (2.3 percent), and two children (1.9 percent).

In summary, households in which the respondents volunteered were more likely to give to charity and gave a higher percentage of income than other households.

2. MOTIVATIONS FOR GIVING AND VOLUNTEERING

Knowing the demographic characteristics of givers and volunteers is a useful first step to understanding the prevalence of charitable behavior in particular groups. The second step is to determine why people give and volunteer. Several new questions, as well as several questions used in earlier surveys, were included in this survey to try to examine both what motivates people to give and volunteer and how motivation relates to actual giving and volunteering behavior. As more basic research is done on motivations, future surveys will include new questions, as well as repeating certain core questions.

Reasons for Giving

Contributors were asked why they gave to particular charities. **Table 2.1** lists these reasons aggregated for all giving. The reason given by the largest proportion of respondents (14 percent) was that the charity was a worthy cause. The second most common response (12 percent) was that the charity helped the poor. Respondents gave many additional reasons, however, including that they were loyal to the organization, spiritual reasons, the charity offered high-quality programs, or the charity provided money for many causes. There is no single reason why people give to charitable causes.

TABLE 2.1
REASONS FOR GIVING*

Major Reasons for Giving by Rank	Percentage of Contributors
Charity is a worthy cause, interest in the charity	14
Charity helps poor and needy	12
Charity does good work or has high quality programs	11
Spiritual reasons	10
Was asked or responded to appeal	9
Felt obligated or responsible	8
Close involvement in or loyalty to the organization	7
Charity provides money for many causes	7
Involved in local community	7
Charity has good organization	5
Family tradition	4
Was helped when needed assistance	2
Death or illness of relative or friend	2
Deductible from salary	2
Other motives	--
Total	100

– Less than 1 percent.

* Data from the 71 percent of respondents who contributed in 1987.

Question: *How was it you came to give to _____?*

Motivations become more understandable when analyzed by type of charity, as shown in **Table 2.2**. For example, a majority of persons (59 percent) reported giving to their church or synagogue for spiritual reasons and one-third reported giving to these institutions to help the poor and the needy.

Although there was no clear majority reason for giving to the arts and to cultural institutions, 41 percent of the respondents who reported that they gave to such institutions said they did so because the charities did good work or had high-quality programs. Another 39 percent reported that they had an interest in the institution or the program was a worthy cause.

Each of the top three motivations for giving to education was cited by around one-third of the respondents who gave to education. Thirty-five percent gave because of the worthiness of or interest in the cause, 32 percent cited the good work of the institutions, and 30 percent had a close involvement with the organization. People supporting environmental causes were clearer about their motivations: The most common reason for supporting such organizations (43 percent) was that they believed they were worthy causes.

People supported health organizations because they helped the poor and needy (34 percent), because they were worthy causes (32 percent), and because they did good work (28 percent). Nearly half of the contributors to human service organizations (45 percent) gave because these organizations helped the poor and needy. Other respondents supported them because they were worthy causes (34 percent) or because they did good work (31 percent).

A clear majority of contributors to international organizations (53 percent) gave because these organizations served the poor and needy. People gave to public and societal causes because they were worthy causes (34 percent), or because the respondents were involved in the local community (28 percent) or did good work (25 percent), or were asked to give (24 percent).

The major reasons contributors gave to youth development organizations were that they were worthy causes (40 percent) or did good work (34 percent). Reasons for contributing to community or private foundations were that these organizations were worthy causes (29 percent), or helped the poor and needy (25 percent), or that the respondent was involved in the local community (24 percent).

How People Came to Give

A common assumption is that people give only when they are asked. However, when contributors were asked how they came to give to the charities they reported giving to, they were as likely to respond that they decided to give on their own as to say that they gave when asked. **Table 2.3** summarizes the responses to this question. Not surprisingly, three-quarters of the respondents who gave to their churches or synagogues did

TABLE 2.2
REASONS FOR GIVING BY TYPE OF CHARITY*

Type of Charity and Reason for Giving	Percentage of Contributors
Arts, culture, and humanities	
Charity does good work or has high quality programs	41
Charity is a worthy cause, interest in the charity	39
Was asked or responded to appeal	25
Involved in local community	25
Education	
Charity is a worthy cause, interest in the charity	35
Charity does good work or has high quality programs	32
Close involvement in or loyalty to the organization	30
Was asked or responded to appeal	24
Environment	
Charity is a worthy cause, interest in the charity	43
Charity does good work or has high quality programs	29
Felt obligated or responsible	24
Was asked or responded to appeal	22
Health	
Charity helps poor and needy	34
Charity is a worthy cause, interest in the charity	32
Charity does good work or has high quality programs	28
Was asked or responded to appeal	23
Human services	
Charity helps poor and needy	45
Charity is a worthy cause, interest in the charity	34
Charity does good work or has high quality programs	31
Was asked or responded to appeal	24
International, foreign	
Charity helps poor and needy	53
Charity is a worthy cause, interest in the charity	29
Charity does good work or has high quality programs	25
Felt obligated or responsible	24
Private and community foundations**	
Charity is a worthy cause, interest in the charity	29
Charity helps poor and needy	25
Involved in local community	24
Public and societal benefit	
Charity is a worthy cause, interest in the charity	34
Involved in local community	28
Charity does good work or has high quality programs	25
Was asked or responded to appeal	24
Religion	
Spiritual reasons	59
Charity helps poor and needy	33
Charity is a worthy cause, interest in the charity	28
Felt obligated or responsible	23
Youth development	
Charity is a worthy cause, interest in the charity	40
Charity does good work or has high quality programs	34
Involved in local community	28
Was asked or responded to appeal	23
Close involvement in or loyalty to the organization	23

* This table lists the four most frequently given reasons for each type of charity. Respondents could give multiple responses.

** Only three reasons for giving to foundations were given by more than twenty percent of respondents. Therefore, no fourth reason is included.

Question: *How was it you came to give _____?*

TABLE 2.3
HOW RESPONDENTS CAME TO GIVE TO CHARITIES
(Percentage of Respondents)*

Type of Charity	Decided on Own	Personally Asked to Give	Responded to Letter	Responded to Ad	Other	No Answer
Arts, culture, and humanities	43	35	20	12	0	5
Education	44	42	16	2	1	9
Environment	34	30	26	6	0	14
Health	37	36	15	4	0	19
Human services	39	48	13	4	1	7
International, foreign	46	24	22	11	0	13
Private and community foundations	30	40	9	1	0	20
Public and societal benefit	26	42	16	6	0	19
Religion	75	13	3	1	1	15
Youth development	40	43	3	1	1	12

* Some percentages to not add up to 100 because of rounding and multiple responses. Data from 71 percent of respondents who contributed in 1987.

Question: *How was it you came to give to _____?*

so voluntarily. What is surprising is that 46 percent of the respondents who gave to international causes did so voluntarily, compared with 24 percent who reported that they were asked personally. Also a higher proportion of the respondents reported voluntarily donating to the arts, culture, and humanities (43 percent) than were personally asked (35 percent).

For education, youth development, environmental causes, and health organizations, contributors were about as likely to have given voluntarily as to have been asked.

Some kinds of charity tended to receive more contributions because respondents were asked than because they decided to give on their own. For human services organizations, 48 percent of contributors reported giving because they were personally asked, compared with 39 percent who decided to give on their own. Organizations with missions in civil rights, advocacy, and community development also received more gifts through asking (42 percent) than voluntarily (26 percent), as did community and private foundations (40 percent vs. 30 percent).

Although personal interest and being asked personally are important for some kinds of charities, a significant proportion of contributors reported giving because they received a letter: environmental causes, 26 percent; international causes, 22 percent; and arts, culture, and humanities, 20 percent. Gifts resulting from an advertisement were most common in the arts, culture, and humanities (12 percent), and international causes (11 percent).

Essentially, people give because they want to give. The fact that so many respondents found their own charitable organizations to support indicates that there is an enormous capacity to give among Americans. For certain types of charities, such as human services, public and societal causes, and community and private foundations, giving is enhanced enormously because respondents are personally asked to give.

How Regularly People Give

Contributors were asked whether they gave regularly to the charities to which they donated. **Table 2.4** shows that more than half of contributors to all kinds of charities reported giving regularly, except contributors to public and societal causes (41 percent) and community and private foundations (41 percent). Less than 5 percent of all respondents reported supporting these two areas in the past year. Although contributors reported regular support, religious organizations were the only charities that more than half of the respondents said they had contributed to in the past year.

TABLE 2.4
CONTRIBUTORS WHO REPORTED GIVING REGULARLY BY TYPE OF CHARITY*

Type of Charity	Percentage of Respondents Who Gave in 1987	Percentage of Givers Who Reported They Give Regularly
Arts, culture, and humanities	8.0	53.3
Education	15.1	52.1
Environment	10.8	50.1
Health	23.9	53.1
Human services	23.9	56.0
International, foreign	4.2	60.9
Private and community foundations	4.8	40.7
Public and societal benefit	6.5	41.0
Religion	52.5	68.6
Youth development	18.5	50.2
Other	1.3	20.2

* All respondents.

Question: *Overall, is the amount of money you gave to charity in the past about the same as you usually give, or was it a larger or smaller amount?*

How Current Giving Compares with Previous Year

When contributors were asked whether they had increased or decreased their giving in the past year, nearly two-thirds (63 percent) reported that they had given about the same amount **(Table 2.5)**, 19 percent reported that they had increased their giving, and only 14 percent reported a decline in their giving. Young people between 18 and 34 years of age were particularly likely to have increased their contributions (25 percent), probably because they were just beginning their entry into the adult life cycle. In contrast, 74 percent of contributors 65 years of age or older reported no change, indicating a period in the life cycle when income and expenses are fairly steady.

People with lower household incomes were more likely to report decreased giving than people with higher incomes. Twenty-two percent of contributors with household incomes under $10,000 reported giving less to charity in the past year, which was higher than for all other income groups. Seventy-two percent of contributors earning from $75,000 to $99,999 reported giving the same amount as they had the previous year, and only 20 percent reported increasing their giving. Givers who were most likely to increase their contributions were people with household incomes of $100,000 or more; 36 percent reported increasing their giving.

TABLE 2.5
AMOUNT GIVEN TO CHARITY IN THE PAST YEAR COMPARED WITH THE PREVIOUS YEAR BY AGE AND INCOME*
(Percentage of Respondents)

Demographic Characteristic	About the Same Amount	Larger Amount	Smaller Amount	Not Sure
Total	63.0	19.1	14.0	3.9
Age				
18-24	57.4	24.6	14.0	3.9
25-34	57.0	24.8	14.6	3.5
35-44	65.6	18.9	13.6	1.9
45-54	62.3	19.6	12.2	5.9
55-64	60.7	16.2	18.4	4.7
65+	74.1	9.7	11.8	4.3
Income				
Under $10,000	64.1	5.0	22.1	8.7
$10,000-$19,999	67.2	8.6	18.0	6.3
$20,000-$29,999	65.6	16.1	12.4	5.9
$30,000-$39,999	60.6	19.7	15.0	4.8
$40,000-$49,999	59.7	20.9	16.0	3.4
$50,000-$74,999	61.9	25.3	9.2	3.6
$75,000-$99,999	72.3	20.0	6.9	0.7
$100,000+	52.5	36.2	8.7	2.6

* Data from the 71 percent of respondents who contributed in 1987.

Question: *Overall, is the amount of money you gave to charity in the past about the same as you usually give, or was it a larger or smaller amount?*

The respondents who reported giving more to charity in the past year were asked why they gave more. **Table 2.6** shows that nearly 60 percent reported they gave more because they had more money available. The other most frequently cited reasons were that they were more involved (11 percent) or there was a need (10 percent). These responses suggest that if people perceive that they have more money, they tend to give more.

TABLE 2.6
REASONS FOR CONTRIBUTING MORE TO CHARITY*

Reason	Percentage of Respondents
I had more money available	59
I was more involved	11
I gave more because there was more need	10
I gave for spiritual reasons	5
No particular reason	11
Other	4
I gave because of the sickness or death of a friend or relative	2
Total	102**

* Data from the 19 percent of contributors who reported giving more to charity in the past year than the previous year.

** Total is not 100 percent because of rounding.

Question: *Was there any particular reason you gave more money to charity in the past year than the previous year?*

All contributors were asked to give some reasons why they did not give more to charity, as shown in **Table 2.7**. The primary reason given was that they could not afford to give more (53 percent). Other reasons included that they would prefer to spend their money in other ways (16 percent) and that they just did not get around to giving more (10 percent).

TABLE 2.7
REASONS PEOPLE GIVE FOR NOT CONTRIBUTING MORE TO CHARITY*

Reason	Percentage of Respondents
I can't afford to give more	53
I would rather spend my money in other ways	16
None of these reasons apply	14
I didn't get around to it	10
No one asked me to give	8
I don't think there are any charities that deserve my support	6
I'm not sure, I don't know	4

* Data from the 71 percent of respondents who contributed in 1987. Respondents could give multiple responses.

Question: *The following are some reasons people give for not contributing more to charity. Please tell me which, if any, apply to you.*

TABLE 2.8
SOLICITATION APPROACHES MOST LIKELY TO ELICIT A DONATION*
(Percentage of Respondents)

Approach	Most Likely 5	4	3	2	Least Likely 1	Not Sure, Not Applicable
Being asked by someone you know well	42.0	27.0	15.7	5.6	6.9	2.7
Being asked at work	18.8	18.7	21.4	9.3	16.4	15.4
Someone coming to the door	14.2	15.0	23.2	14.7	28.1	4.8
Someone in a telethon or radiothon	9.1	11.3	20.0	15.6	40.5	3.4
Receiving a letter	8.1	8.5	17.8	17.0	43.1	5.5
Receiving a phone call	5.1	7.2	16.2	17.3	49.1	5.1
A television commercial	4.9	5.5	14.7	17.2	54.2	3.5
A newspaper or magazine advertisement	3.7	4.2	12.0	18.1	58.4	3.6

* All respondents.

Question: *Which of these approaches would you say you are most likely to respond to?*

Methods of Solicitation

The method of solicitation can have an impact on a person's decision to give, as shown on **Table 2.8**. When respondents were asked which type of solicitation they were most likely to respond to, a majority (69 percent) indicated that they were most or very likely to give when asked by someone they knew well. No other form of solicitation was nearly as effective. The two approaches that were next most likely to get a response were being asked at work to give (38 percent) and being asked to give at the door (29 percent). The responses seem to indicate that giving is both a personal and a social act.

Reasons for Volunteering

Learning about a volunteer activity usually involves people meeting other people. When volunteers were asked how they first learned about their volunteer activity, the most common answers were that they were asked (40 percent) or they started through participation in an organization (39 percent). Another 28 percent reported that a family member or friend would benefit from the activity. Only one out of five (19 percent) sought out the activity on their own, as shown in **Table 2.9**.

Data also are broken down by sex, race, age, income, and marital status in Table 2.9. Some of the significant differences by demographic characteristics are: whites were most likely to report that they were asked to volunteer (41 percent), compared with Hispanics (37 percent) and blacks (30 percent). Blacks were most likely to report that they learned about their volunteer activities through participation in an organization (50 percent). A smaller proportion of persons who were between 18 and 24, or had incomes below $10,000 or who were single, separated, or divorced reported being asked in each of these demographics groupings.

Volunteers have much more consensus about why they volunteer than givers have about why they give. As shown in **Table 2.10,** volunteers reported overwhelmingly (56 percent) that they started volunteering because they wanted to do something useful. Other frequent reasons were that they thought they would enjoy the work (34 percent), that a family member or friend would benefit (27 percent), or that they volunteered for religious concerns (22 percent).

When volunteers were asked why they continued to volunteer, the reasons were very similar to why they first became involved, except that 30 percent reported they remained volunteers because they had an interest in the activity, as shown in **Table 2.11**. However, the majority (56 percent) reported that they remained in volunteering because they liked doing something useful.

There were some noteworthy differences in reasons for continuing to volunteer by demographic characteristic. Females cited continuing to volunteer to help a friend or relative more often (32 percent) than males (18 percent). In contrast, males were far more likely to cite that they were interested in the activity (34 percent) than females (26 percent). Hispanics were far less likely to cite that they enjoyed doing something useful as a reason for continuing to volunteer than blacks or whites. People from 55 to 65 cited that they continued to volunteer they wanted to do something useful (65 percent) more than any other group. Further, persons with household incomes from $50,000 to $74,999 cited this reason more frequently (69 percent) than any other group.

Volunteer Time Compared to Three Years Ago

When volunteers were asked how much time they were giving compared with three years ago, over one-third (37 percent) reported that they were volunteering more time, as shown in **Table 2.12**. Another 36 percent reported that they were giving about the same amount of time, and 26 percent reported that they were giving less time.

TABLE 2.9
HOW VOLUNTEERS LEARNED ABOUT THEIR ACTIVITIES*
(Percentage of Respondents)

Demographic Characteristic	Asked by Someone	Family Member or Friend Benefited From the Activity	Through Participation in an Organization	Saw an Advertisement	Sought an Activity on My Own	Other	Don't Know
Total	40.4	27.6	39.3	5.3	19.2	1.1	4.9
Sex							
Male	39.8	26.6	39.1	4.7	20.1	1.0	5.5
Female	40.9	28.4	39.6	5.8	18.4	1.1	4.4
Race							
White	41.1	28.2	38.3	5.5	19.3	1.0	5.0
Black	30.1	19.6	49.5	3.9	17.6	1.9	4.3
Hispanic**	36.9	25.0	33.4	4.1	11.2	0.5	9.4
Age							
18-24	32.6	28.4	39.9	7.5	15.7	0.5	5.6
25-34	44.9	27.6	34.9	5.1	16.9	1.7	4.5
35-44	43.5	28.8	42.4	6.9	20.7	0.7	3.6
45-54	41.2	34.2	34.1	2.1	27.0	1.8	4.3
55-64	38.9	21.7	46.4	5.8	16.6	0.7	6.9
65+	35.0	24.1	39.7	3.7	17.9	0.7	6.1
Income							
Under $10,000	29.3	29.3	36.9	3.5	16.5	--	10.0
$10,000-$19,999	42.1	30.7	34.2	6.0	18.0	1.8	6.0
$20,000-$29,999	36.6	23.8	38.4	4.6	20.2	2.1	4.6
$30,000-$39,999	40.2	30.0	35.7	7.5	19.9	--	2.3
$40,000-$49,999	43.0	22.0	44.1	1.6	13.2	--	4.8
$50,000-$74,999	42.9	30.8	46.6	3.9	21.2	1.5	4.4
$75,000-$99,999	50.4	23.2	39.6	9.1	15.2	0.9	8.3
$100,000+	42.8	25.9	44.9	6.5	26.1	--	4.3
Marital status							
Married	42.0	26.8	42.8	4.8	19.2	1.4	4.6
Single	36.9	25.3	34.1	8.5	16.7	--	7.4
Divorced, separated, or widowed	36.2	36.1	27.2	3.0	22.6	0.8	3.1

* Data from the 45 percent of respondents who volunteered in the past year as of March, 1988. Respondents could give multiple responses.

** Hispanics may be of any race.

– Too few cases to be reliable.

Question: *How did you first learn about your volunteer activities?*

TABLE 2.10
REASONS FOR FIRST VOLUNTEERING*
(Percentage of Respondents)

Demographic Characteristic	Thought I Would Enjoy the Work	Wanted to Do Something Useful	Wanted to Learn, Get Experience	Family Member or Friend Would Benefit	Previously Benefited From the Activity	Religious Concerns	Had a Lot of Free Time	Other	Don't Know
Total	33.5	55.8	9.4	27.2	9.9	21.8	8.6	3.0	4.5
Sex									
Male	33.9	56.2	10.4	24.2	11.3	24.1	6.8	0.6	3.7
Female	33.0	55.5	8.5	29.9	8.7	19.9	10.1	1.3	5.2
Race									
White	33.3	56.3	9.5	27.9	10.1	21.3	8.1	0.9	4.6
Black	34.7	52.3	5.7	19.2	5.0	26.2	12.2	1.7	3.1
Hispanic**	19.9	50.3	12.5	29.0	5.2	16.8	11.7	1.3	6.1
Age									
18-24	38.3	53.9	19.1	18.5	10.4	12.1	10.4	2.2	5.5
25-34	36.2	47.9	8.6	37.1	12.0	19.9	7.3	0.7	4.1
35-44	30.6	54.5	8.6	41.0	8.6	18.0	6.2	0.4	3.2
45-54	30.6	60.3	11.6	26.3	15.3	23.7	7.2	2.4	3.9
55-64	27.6	68.9	3.7	10.6	7.4	34.7	9.5	--	7.1
65+	39.7	56.2	6.1	11.4	4.9	26.9	14.3	0.7	4.7
Income									
Under $10,000	25.2	55.8	8.0	16.2	5.2	26.9	12.3	--	10.6
$10,000-$19,999	36.4	57.2	7.6	24.2	9.2	19.8	11.9	0.1	6.0
$20,000-$29,999	28.5	51.2	7.2	24.6	4.5	23.2	9.4	1.1	4.4
$30,000-$39,999	36.0	52.8	9.2	32.1	8.0	23.7	8.5	2.6	3.4
$40,000-$49,999	36.6	51.5	7.1	30.4	15.4	23.2	8.4	0.6	4.8
$50,000-$74,999	34.4	61.2	12.5	32.3	15.4	21.1	6.4	--	3.0
$75,000-$99,999	41.4	64.8	17.3	17.1	15.2	22.5	0.8	2.8	3.3
$100,000+	28.4	63.8	12.7	30.2	12.8	10.0	5.1	0.7	1.3
Marital Status									
Married	32.4	56.5	7.8	30.4	9.9	25.4	7.8	0.7	4.4
Single	39.7	54.5	17.4	15.5	11.4	12.6	9.2	2.7	6.0
Divorced, separated, or widowed	30.1	59.7	6.2	26.2	7.5	14.9	15.6	--	2.7

* Data from the 45 percent of respondents who volunteered in the past year as of March, 1988. Respondents could give multiple responses.

** Hispanics may be of any race.

– Too few cases to be reliable.

Question: *For what reasons did you first become involved in your volunteer activities?*

TABLE 2.11
REASONS FOR CONTINUING TO VOLUNTEER*
(Percentage of Respondents)

Demographic Characteristic	Enjoy Doing the Work	Like Doing Something Useful	Getting Job Experience	Work Helps Relative or Friend	Religious Concerns	Have a Lot of Free Time	Interest in the Activity	Previously Benefited From the Activity	Other	Don't Know
Total	35.4	55.5	6.3	25.4	24.2	6.1	29.7	5.8	4.2	5.3
Sex										
Male	36.2	55.8	6.5	18.3	24.9	5.5	33.8	6.1	1.9	5.1
Female	34.8	55.3	6.2	31.7	23.5	6.6	26.0	5.5	3.0	5.6
Race										
White	35.7	55.7	6.3	25.8	23.4	5.8	30.3	6.1	2.4	5.4
Black	35.1	52.8	7.4	21.1	32.4	10.9	20.7	3.0	3.6	3.1
Hispanic**	26.1	44.1	6.7	19.7	19.0	8.8	33.0	2.1	1.8	6.1
Age										
18-24	40.5	56.3	16.8	22.0	13.4	3.8	24.9	2.8	6.4	8.0
25-34	35.1	45.2	6.8	33.8	21.0	6.3	27.9	8.2	3.4	4.2
35-44	36.5	58.1	6.8	35.5	22.5	3.8	34.9	6.3	0.5	3.6
45-54	32.0	62.3	4.4	28.3	27.4	6.8	32.2	8.8	4.3	3.3
55-64	29.7	64.8	1.1	10.8	34.8	8.6	25.8	4.8	1.1	6.7
65+	38.7	52.8	1.7	7.4	29.6	8.6	28.5	1.8	0.2	8.8
Income										
Under $10,000	31.7	53.6	3.3	17.6	31.9	6.1	16.3	3.2	5.4	10.6
$10,000-$19,999	33.2	53.9	6.1	27.6	19.5	9.9	26.4	8.3	2.3	8.7
$20,000-$29,999	30.2	51.4	7.0	28.1	20.8	5.5	24.4	3.4	1.9	5.5
$30,000-$39,999	39.5	49.6	8.9	27.8	23.1	7.8	32.6	6.7	5.6	2.6
$40,000-$49,999	37.4	54.1	4.9	26.0	29.8	3.2	28.9	3.2	--	5.4
$50,000-$74,999	36.8	68.9	4.9	26.2	27.1	4.4	41.1	5.3	--	4.4
$75,000-$99,999	37.2	54.8	10.5	14.7	30.1	2.3	31.1	10.9	--	3.3
$100,000+	43.1	55.2	2.2	14.6	22.1	3.7	28.6	9.8	4.9	1.3
Marital Status										
Married	33.7	55.8	4.3	28.3	27.8	5.2	30.1	5.9	1.9	5.2
Single	40.5	51.3	15.8	17.5	14.9	5.6	29.9	6.0	4.8	7.5
Divorced, separated, or widowed	38.2	60.5	4.0	20.2	17.0	11.8	26.9	4.6	2.5	2.7

* Data from the 45 percent of respondents who volunteered in the past year as of March, 1988. Respondents could give multiple responses.

** Hispanics may be of any race.

– Too few cases to be reliable.

Question: *For what reasons do you continue to volunteer?*

TABLE 2.12
CURRENT VOLUNTEER TIME COMPARED WITH THREE YEARS AGO*
(Percentage of Respondents)

Demographic Characteristic	Same	More	Fewer	Don't Know
Total	35.6	36.8	25.5	2.1
Sex				
Male	39.1	36.7	22.2	2.1
Female	32.4	37.0	28.4	2.2
Race				
White	35.8	36.6	25.4	2.1
Black	32.0	42.1	23.6	2.3
Hispanic**	33.4	37.2	23.3	6.1
Age				
18-24	19.6	51.7	26.3	2.4
25-34	26.7	47.9	23.7	1.7
35-44	37.8	35.4	25.0	1.7
45-54	41.9	22.8	32.9	2.4
55-64	42.5	35.3	20.7	1.4
65+	48.4	21.8	25.8	4.0
Income				
Under $10,000	31.3	34.4	26.2	8.1
$10,000-$19,999	39.8	30.2	27.1	3.0
$20,000-$29,999	39.1	39.6	19.9	1.5
$30,000-$39,999	34.0	41.0	23.3	1.8
$40,000-$49,999	32.2	38.8	28.4	0.5
$50,000-$74,999	32.2	38.3	28.4	1.1
$75,000-$99,999	42.3	27.6	28.4	1.7
$100,000+	29.1	38.9	31.2	0.8
Marital status				
Married	37.1	36.7	24.3	1.9
Single	28.8	41.1	26.4	3.8
Divorced, separated, or widowed	36.8	30.8	31.0	1.4

* Data from the 45 percent of respondents who volunteered in the past year as of March, 1988.

** Hispanics may be of any race.

Question: *Would you say you spend more, fewer, or about the same number of hours on volunteer work today as you did three years ago?*

Groups with the highest percentage reporting increases in volunteer time were blacks (42 percent), young people from 18 to 24 years of age (52 percent) and from 25 to 34 years of age (48 percent), and single persons (41 percent). It is not surprising that young people more often increased their volunteer time than older people because they are starting to become more involved.

Volunteers who increased their volunteer time were asked why **(Table 2.13)**. The primary reason given were that they had more free time than three years ago (36 percent) and that they were more concerned (23 percent). Another 14 percent reported an expanding interest and involvement.

Volunteers who reported giving fewer hours than three years ago were also asked why. Results are shown in **Table 2.14.** The major reason cited for giving less time was lack of time (36 percent). Other reasons given were obstacles involving work or school schedules (18 percent), health (11 percent), and age (10 percent).

Only 25 percent of the respondents reported that in the past year they had turned down a request to volunteer when asked, as shown in **Table 2.15**. Three-quarters (74 percent) reported that they had not turned down a request. About twice as many whites (27 percent) as blacks (13 percent) or Hispanics (14 percent) had refused requests. Turndowns also were especially frequent among people with incomes of $100,000 or more (39 percent) and among married persons (27 percent). These responses do show that Americans are very positive about being willing to volunteer when asked. As shown in Table 1.11, blacks, Hispanics, single persons, and those who are divorced, separated, or widowed are less likely than other groups to volunteer. The fact that they tended not to have turned down requests to volunteer suggests that they are not being asked to volunteer as much as other groups.

The respondents who reported refusing to volunteer were asked to give their reasons, as shown in **Table 2.16**. The greatest number (51 percent) reported that they had refused because they were too busy. Other reasons given included health (12 percent) and lack of interest (10 percent). Very few respondents said they refused because they did not want to volunteer (8 percent), or because they were working (4 percent) or were not available (5 percent). Twelve percent gave various other reasons and 6 percent responded that they did not know why they refused.

The Influence of Personal Goals on Giving and Volunteering

Respondents were asked to select the personal goals that were most important to them. Each goal could be rated as absolutely essential, very important, somewhat important, not very important, or not important at all. **Table 2.17** provides a summary of the responses and the rank of each of the 10 goals for this sample. Both providing a good home and providing for family in case of death were rated as essential or very important by more than 85 percent of respondents. The third highest ranked goal was to apply talent and creativity, and the fourth was to send children to college.

Personal goals of particular interest in this study were making a strong commitment to religious life, which ranked fifth in importance; making contributions to charitable organizations, which ranked sixth; giving time to charitable organizations, which ranked eighth; and being involved in public affairs and policies, which ranked ninth.

To determine whether personal goals had an impact on behavior, giving and volunteering behavior of the respondents who ranked each goal as absolutely essential can be analyzed **(Table 2.18)**. The 13 percent of respondents who reported that making contributions to charitable organizations was absolutely essential gave the highest percentage of household income to charitable causes. Eighty-one percent of this group reported household contributions, and 55 percent volunteered. More than half (51 percent) reported both household contributions and volunteering; these households gave an average

TABLE 2.13
REASONS FOR GIVING MORE HOURS*
(Percentage of Respondents)

Selected Characteristics	More Free Time	More Concerned, Desire to Help	Children More Involved	Expanding Interest or Involvement	Age	Other	Don't Know
Total	35.8	23.4	5.4	14.4	3.3	17.4	6.1
Sex							
Male	30.0	26.9	3.4	15.5	1.5	8.6	6.1
Female	41.0	20.3	7.1	13.5	4.9	4.3	6.2
Race							
White	35.8	23.2	5.6	13.9	3.4	6.4	6.4
Black	35.2	25.4	2.5	22.4	2.9	4.6	2.5
Hispanic**	27.1	22.1	5.3	24.1	–	1.5	12.6
Age							
18-24	38.9	19.2	0.4	13.6	14.3	7.4	4.3
25-34	24.1	22.5	12.5	15.9	2.5	9.8	7.6
35-44	42.6	19.4	3.5	15.4	–	4.9	8.1
45-54	26.4	20.8	7.4	27.3	–	7.1	0.8
55-64	46.6	36.7	0.5	5.1	–	1.4	4.4
65+	48.2	29.1	–	9.0	–	1.1	7.8
Income							
Under $10,000	42.5	19.5	–	17.0	–	4.8	4.9
$10,000-$19,999	45.7	16.1	0.5	13.9	–	9.0	5.8
$20,000-$29,999	30.5	33.7	3.5	9.8	2.5	10.1	9.8
$30,000-$39,999	24.5	23.9	5.8	22.3	5.2	4.0	3.1
$40,000-$49,999	47.2	9.5	17.0	5.9	–	0.9	15.5
$50,000-$74,999	37.6	23.5	5.3	15.7	6.3	5.2	4.1
$75,000-$99,999	29.7	41.3	9.3	11.7	–	4.4	–
$100,000+	34.4	28.0	–	16.1	10.3	11.2	–
Marital status							
Married	35.9	22.7	7.0	13.6	1.8	6.0	7.1
Single	31.7	22.1	2.1	19.3	10.1	7.4	4.9
Divorced, separated, or widowed	43.9	30.5	0.7	10.0	–	6.2	1.8

* Data from the 37 percent of volunteers who reported giving more time than three years ago. Respondents could give multiple responses.

** Hispanics may be of any race.

– Too few cases to be reliable.

Question: *Are there any particular reasons you spend more time in volunteer work today than three years ago?*

TABLE 2.14
REASONS FOR GIVING FEWER HOURS*
(Percentage of Respondents)

Demographic Characteristic	Health Reasons	Age	Lack of Time, Too Busy	Work or School Schedule	Other	Don't Know
Total	11.2	10.2	36.2	17.9	22.7	7.9
Sex						
Male	5.8	10.7	34.7	19.8	10.3	10.0
Female	14.8	9.8	37.2	16.5	3.2	6.5
Race						
White	11.4	10.9	34.3	18.5	6.4	8.5
Black	11.2	2.6	45.1	14.2	2.3	1.5
Hispanic**	–	6.3	65.8	20.7	4.8	–
Age						
18-24	–	–	42.0	25.5	1.1	18.3
25-34	2.4	2.8	43.9	18.4	14.7	5.3
35-44	4.4	1.1	44.9	30.1	1.0	6.1
45-54	7.4	15.7	33.8	15.8	7.1	7.4
55-64	43.3	6.6	19.6	7.7	6.8	5.3
65+	27.2	43.5	19.3	–	3.3	8.1
Income						
Under $10,000	18.0	7.8	37.5	33.3	6.6	–
$10,000-$19,999	16.5	7.5	44.5	10.0	8.0	7.5
$20,000-$29,999	8.8	11.9	36.3	14.4	8.1	5.0
$30,000-$39,999	14.5	8.1	37.6	15.1	4.3	14.5
$40,000-$49,999	4.6	5.5	26.2	30.5	8.7	3.3
$50,000-$74,999	9.7	9.6	37.2	18.2	2.9	9.6
$75,000-$99,999	–	17.2	50.7	8.4	3.3	3.6
$100,000+	–	17.4	34.4	26.4	8.4	10.5
Marital status						
Married	11.5	11.5	37.3	17.8	3.6	7.3
Single	4.4	4.8	39.8	24.6	0.5	12.7
Divorced, separated or widowed	18.5	11.1	26.2	9.2	25.4	4.2

* Data from the 26 percent of volunteers who reported giving less time than three years ago. Respondents could give multiple responses.

** Hispanics may be of any race.

– Too few cases to be reliable.

Question: *Are there any particular reasons you spend less time in volunteer work today than three years ago?*

TABLE 2.15
DEMOGRAPHIC CHARACTERISTICS OF RESPONDENTS WHO REFUSED TO VOLUNTEER WHEN ASKED*
(Percentage of Respondents)

Demographic Characteristic	Yes	No	Don't Know
Total	24.8	73.6	1.6
Sex			
Male	23.0	75.7	1.4
Female	26.6	71.5	1.9
Race			
White	26.5	71.8	1.7
Black	13.0	86.4	0.5
Hispanic**	13.9	85.8	0.3
Age			
18-24	20.0	79.1	1.0
25-34	22.9	75.2	1.9
35-44	29.4	68.5	2.2
45-54	27.0	70.8	2.2
55-64	26.3	73.1	0.6
65+	23.2	75.5	1.3
Income			
Under $10,000	13.8	85.4	0.7
$10,000-$19,999	23.1	74.9	2.0
$20,000-$29,999	26.1	72.5	1.4
$30,000-$39,999	25.5	72.2	2.4
$40,000-$49,999	21.8	76.3	2.0
$50,000-$74,999	33.3	66.2	0.5
$75,000-$99,999	28.0	69.4	2.7
$100,000+	38.5	59.4	2.0
Marital Status			
Married	27.3	71.1	1.6
Single	22.1	75.9	2.0
Divorced, separated, or widowed	18.3	80.5	1.2

* All respondents.

** Hispanics may be of any race.

Question: *In the past year, has anyone asked you to do some volunteer work which you did not do?*

contribution of $1,785, nearly 4 percent of their household income. Households reporting contributions only gave 2.4 percent of their household income ($945). All the figures are significantly higher than the corresponding figures for the sample as a whole.

The second most generous group of givers was the 28 percent of respondents who reported that making a strong commitment to religious life was absolutely essential. Seventy-nine percent of this group reported household contributions, and 56 percent volunteered. Half of this group (50 percent) had both contributed and volunteered, and they gave an average contribution of $1,587 (3.8 percent of their household income). Households reporting contributions only gave 2.0 percent of their household income. Again, all these figures are higher than for the total sample.

The third most generous givers were the 9 percent of respondents who reported that giving time to charitable organizations was absolutely essential. Seventy-eight percent of this group reported household contributions and 57 percent volunteered. Nearly half of this group (49 percent) reported both household contributions and volunteering; they gave an average contribution of $1,617, which was 3.3 percent of their household income. Even the 29 percent of this group who reported household contributions but no volunteering gave 2.6 percent of their household income. Thus, this group, too, gave and volunteered more than average.

The fourth most generous givers were the small proportion of respondents (4.7 percent) who reported that being involved in public affairs was an absolutely essential personal goal. Seventy-two percent of this group contributed and 53 percent of this group volunteered. Nearly half (49 percent) of this group reported both household contributions and volunteering, and they gave an average of $1,439, which was 2.9 percent of their household income. Respondents who reported household contributions only gave 2.0 percent of their household income. Once again, the figures are higher than those for the sample as a whole.

In three other groups, contributing households in which the respondent volunteered gave above the national average. The first group was the respondents (4.3 percent) who reported that owning a vacation or retirement home was absolutely essential. Only 25 percent of this group reported both household contributions and volunteering, but they gave 2.8 percent of their household income. Contributing households in which the respondent did not volunteer gave far below the national average—0.5 percent. This group volunteered at a rate much lower than average—26 percent.

Respondents (10.6 percent) who reported that traveling for pleasure was absolutely essential contributed (70 percent) and volunteered (42 percent) at about the same rate as the sample overall. The 38 percent of respondents who reported both household contributions and volunteering gave 2.6 percent of their household income, slightly above the national average, but the respondents (32 percent) who reported household contributions only, gave 0.9 percent, which was below the national average.

Respondents (29 percent) who reported that applying their creativity and talent was an absolute essential personal goal both contributed (75 percent) and volunteered (53 percent) at rates above the national average. Forty-six percent of this group reported both household contributions and volunteering, and they gave 2.5 percent of their household income, slightly above the national average.

The respondents who reported that absolutely essential goals were providing for their families in case of death (54 percent), providing a good home (50 percent), or sending their children to college (32 percent) had higher proportions of household contributors than the total sample and were around the national average for percentage of volunteers. However, whether the respondent did or did not volunteer, household contributions for these groups were at or slightly below the average percentage of household income given for the total sample.

TABLE 2.16
REASONS PEOPLE REFUSED TO VOLUNTEER WHEN ASKED*
(Percentage of Respondents)

Demographic Characteristic	Lack of Time, Too Busy	Health Reasons, Physically Unable	Working	Lack of Interest	Did Not Want to	Was Not Available	Other	Don't Know
Total	50.8	11.8	4.2	10.4	7.5	4.5	12.1	6.1
Sex								
Male	53.8	7.3	4.6	15.1	7.5	2.9	3.0	7.6
Female	48.4	15.5	4.0	6.6	7.5	5.9	4.2	4.8
Race								
White	50.9	11.8	4.0	10.6	7.4	4.7	3.9	5.8
Black	48.5	16.1	8.2	1.3	8.1	3.0	–	11.5
Hispanic**	44.2	12.0	4.8	6.6	15.6	4.3	–	2.9
Age								
18-24	65.4	1.0	3.2	4.1	5.1	6.2	9.9	6.0
25-34	55.8	2.3	4.6	14.5	7.0	8.9	1.6	8.7
35-44	62.2	1.2	6.2	12.4	8.5	2.7	2.6	4.8
45-54	47.9	16.8	3.3	9.5	9.1	3.0	0.3	6.7
55-64	45.8	20.6	5.8	9.4	7.8	2.8	4.1	3.4
65+	23.7	37.3	0.8	6.3	6.9	3.0	6.6	5.6
Income								
Under $10,000	30.5	32.3	1.7	2.9	11.0	3.3	11.3	5.2
$10,000-$19,999	41.2	19.7	1.4	5.4	8.0	5.9	6.6	6.1
$20,000-$29,999	52.3	8.5	5.7	10.6	8.3	4.0	1.4	6.2
$30,000-$39,999	51.4	5.0	5.8	15.4	10.8	10.8	4.8	7.3
$40,000-$49,999	54.8	4.5	5.4	11.0	6.8	1.4	1.8	5.3
$50,000-$74,999	55.7	5.0	5.0	14.6	6.6	4.9	2.2	5.9
$75,000-$99,999	64.2	1.6	7.2	12.6	6.1	4.4	–	6.4
$100,000+	67.1	2.8	2.8	18.4	13.1	7.4	5.9	1.3
Marital status								
Married	50.1	11.0	4.0	10.8	7.4	5.6	2.7	5.1
Single	59.9	4.9	5.3	11.2	6.6	3.3	6.1	11.0
Divorced, separated, or widowed	40.5	28.0	3.5	6.2	9.3	–	5.4	4.2

* Data from the 25 percent of respondents who reported they refused to volunteer when asked.

** Hispanics may be of any race.

– Too few cases to be reliable.

Question: *For what reasons did you not do the volunteer work?*

TABLE 2.17
PERSONAL GOALS OF RESPONDENTS
(Percentage of Respondents)

Personal Goal	High Range: All High Range Responses	High Range: Absolutely Essential	High Range: Very Important	Mid-Range: Somewhat Important	Low Range: All Low Range Responses	Low Range: Not Very Important	Low Range: Not at All Important, Can't Say	Ranking Index
Family responsibility								
Providing a good home, furnishings, and clothes	86.9	50.1	36.8	7.3	5.7	1.4	4.3	81.7
Providing for family if you are gone	86.6	54.3	32.3	5.1	8.2	1.6	6.6	81.5
Sending children to college or other school	71.8	31.5	40.3	14.6	13.7	3.0	10.7	69.8
Self-realization								
Applying talent and creativity to the maximum extent possible	74.1	29.0	45.1	19.2	6.7	3.1	3.6	73.2
Making strong commitments to religious life	61.4	28.4	33.0	21.4	17.2	9.0	8.2	66.1
Societal commitments								
Making contributions to charities, institutions, religious organizations	46.1	13.4	32.7	38.0	16.0	10.0	6.0	59.4
Giving time to charities, institutions, religious organizations	33.7	9.0	24.7	39.9	26.3	15.5	10.8	51.3
Being involved in public affairs and policies	19.2	4.7	14.5	27.5	53.3	27.0	26.3	36.1
Leisure, enjoyment								
Traveling for pleasure	36.6	10.6	26.0	35.0	28.4	17.3	11.1	51.9
Owning a vacation or retirement home	14.6	4.3	10.3	20.2	65.2	32.7	32.5	30.3

* Ranking was developed by weighting responses as follows: absolutely essential = 4; very important = 3; somewhat important = 2; not very important = 1; and not at all important or can't say = 0. If all respondents replied a goal was absolutely essential, the total would be 400 or 4 x 100. The index would be the maximum of 100 or 400 divided by 4. The minimum index is 0.

Question: *How important is: providing a good home, furnishings, and clothes; providing for family if you are gone; sending children to college or other school; applying talent and creativity to the maximum extent possible; making strong commitments to religious life; making contributions to charities, institutions, religious organizations; giving time to charities, institutions, religious organizations; being involved in public affairs and policies; traveling for pleasure; owning a vacation or retirement home?*

TABLE 2.18

RELATIONSHIP BETWEEN "ABSOLUTELY ESSENTIAL" PERSONAL GOALS AND CHARITABLE BEHAVIOR

Personal Goal	Percentage Rating Goal as Absolutely Essential	Total Contributors (Percent)	Contributed Only				Total Volunteers (Percent)	Contributed and Volunteered			
			Percentage	Average Household Income (Dollars)	Average Household Contribution (Dollars)	Average Percentage of Household Income Given		Percentage	Average Household Income (Dollars)	Average Household Contribution (Dollars)	Average Percentage of Household Income Given
Making contributions to charities	13.4	81.0	30.0	37,786	945	2.4	55.0	51.0	41,629	1,785	3.9
Making strong commitments to religious life	28.4	79.0	29.0	31,454	684	2.0	56.0	50.0	37,780	1,587	3.8
Giving time to charities	9.0	78.0	29.0	37,638	1,049	2.6	57.0	49.0	43,403	1,617	3.3
Being involved in public affairs	4.7	72.0	23.0	39,272	787	2.0	53.0	49.0	43,927	1,439	2.9
Owning a vacation or retirement home	4.3	62.0	37.0	33,157	161	0.5	26.0	25.0	39,610	1,077	2.8
Traveling for pleasure	10.6	70.0	32.0	40,672	404	0.9	42.0	38.0	48,632	1,297	2.6
Applying talent and creativity to the maximum extent possible	29.0	75.0	29.0	38,350	605	1.4	53.0	46.0	42,716	1,164	2.5
Providing for family if you are gone	54.3	76.0	33.0	38,179	571	1.4	48.0	43.0	40,588	1,040	2.3
Providing a good home, furnishings, and clothes	50.1	73.0	34.0	35,389	479	1.2	44.0	39.0	39,388	1,010	2.3
Sending children to college or other school	31.5	73.0	33.0	41,249	540	1.2	47.0	40.0	45,497	1,094	2.2
Total sample		71.1	31.5	34,299	489	1.3	45.3	39.6	39,338	1,021	2.4

3. Behavior that Influences Giving and Volunteering

Although more than 70 p[illegible]cent of American adults surveyed reported that their households gave to charities and 45 percent reported volunteering, it is clear that those who do both are the more generous givers. Chapter 2 explored the influence of motivations on giving and volunteering behavior. This chapter explores giving and volunteering from several additional perspectives, including the relationship of religious involvement to giving and volunteering; the characteristics of low, medium, and generous givers; the influence of certain perceptions about current and future resources on giving; and the influence of the charitable deduction for taxpayers on giving.

Religious Involvement and Its Relationship to Giving and Volunteering

Religious organizations have been a major, if not the greatest, influence in developing the tradition of giving and volunteering to both spiritual and secular causes. However, very little systematic attention has been given to how the level of religious involvement relates to giving and volunteering, both to religious organizations and to other charities. One of the purposes of this survey was to try to get a better understanding of the influence of religious involvement on all giving and volunteering behavior.

A majority of the Americans surveyed (65 percent) reported that they were members of a religious congregation. Thirty-five percent reported that they were not members. Nearly four-fifths (79 percent) of respondents who were members of religious organizations reported that their households contributed to charity in 1987, compared with 55 percent of people who did not hold memberships, as shown in **Table 3.1**. Persons who held religious memberships were far more likely to live in households that gave to both religious organizations and other charities (48 percent) than those who did not (12 percent). Respondents who were not members of religious organizations were more than twice as likely to live in households that did not give to charity (39 percent) as respondents who did (16 percent).

TABLE 3.1
PERCENTAGE OF CONTRIBUTORS BY RELIGIOUS MEMBERSHIP*

Contribution Status	Members**	Nonmembers
Contributed in past year	79	55
Contributed to religion only	22	7
Contributed to other charities only	9	36
Contributed to both religion and other charities	48	12
Did not contribute in past year	16	39
No answer	6	6
Total	100	100

* Of those surveyed, 65 percent said they were members of a religious congregation and 35 percent said they were not.

** Percentages do not add up to 100 because of rounding.

As shown in **Table 3.2**, more than half of the respondents who were members of a religious congregation volunteered in 1987 (51 percent), compared with 33 percent of those who were not.

TABLE 3.2
PERCENTAGE OF VOLUNTEERS BY RELIGIOUS MEMBERSHIP*

Volunteer Status	Members	Nonmembers**
Volunteered in past year	51	33
Volunteered in past month	45	26
Did not volunteer in past year	46	61
No answer	3	5
Total	100	100

* Of those surveyed, 65 percent said they were members of a congregation and 35 percent said they were not.

** Percentages do not add up to 100 because of rounding.

Table 3.3 shows the level of giving to religion and other charities for all contributors and for subcategories of contributors based on whether they volunteered and whether they contributed to religion, other charities, or both. Of all respondents, 15 percent gave only to religious organizations, 18 percent gave only to other charities, and 30 percent gave to both. (These figures do not include respondents who did not provide dollar estimates of their households' contributions.) Excluding noncontributors, 24 percent of givers gave to religious organizations only, 29 percent gave only to other charities, and 48 percent gave to both.

The respondents in more than half of all households making charitable contributions (56 percent) were volunteers. Households that gave only to religious organizations had a lower proportion of volunteers (41 percent) than those that gave only to other charities (52 percent). Two-thirds (67 percent) of the respondents who reported that their households gave to both religious and other charities were volunteers.

Average household contributions also varied substantially by whether the households gave to religious organizations only, to other charities only, or to both. The mean household contribution of all givers was $790. For households that gave

TABLE 3.3
LEVEL OF GIVING BY VOLUNTEER STATUS AND KIND OF CHARITY*

Volunteer Status and Recipients of Charity	All Contributors	Contributors Who Gave Only to Religion	Contributors Who Gave to Religion and Other Charities	Contributors Who Gave Only to Other Charities
Percentage of all respondents	63.4	14.9	30.1	18.4
Percentage of all contributors	100.0	23.5	47.5	29.0
Percentage in which				
Respondents volunteered	56	41	67	52
Respondents did not volunteer	44	59	33	48
Average contribution (dollars)				
All contributors	790	551	1,176	352
Given to religion	508	551	796	NA
Given to other charities	282	NA	380	352
Contributed and volunteered	1,021	719	1,383	454
Given to religion	635	719	912	NA
Given to other charities	386	NA	471	454
Contributed but did not volunteer	489	434	757	240
Given to religion	342	434	562	NA
Given to other charities	147	NA	195	240
Average household income (dollars)				
All contributors	37,113	28,096	41,643	38,540
Given to religion	37,159	28,096	41,643	NA
Given to other charities	40,467	NA	41,643	38,540
Contributed and volunteered	39,338	29,070	42,831	39,307
Given to religion	39,633	29,070	42,831	NA
Given to other charities	41,698	NA	42,831	39,307
Contributed but did not volunteer	34,299	27,415	39,226	37,705
Given to religion	33,683	27,415	39,226	NA
Given to other charities	38,510	NA	39,226	37,705
Contributions as a percentage of household income				
All Contributors	1.9	2.0	2.8	0.9
Given to religion	1.4	2.0	1.9	NA
Given to other charities	0.7	NA	0.9	0.9
Contributed and volunteered	2.4	2.5	3.2	1.2
Given to religion	1.6	2.5	2.1	NA
Given to other charities	0.9	NA	1.1	1.2
Contributed but did not volunteer	1.3	1.6	1.9	0.6
Given to religion	1.0	1.6	1.4	NA
Given to other charities	0.4	NA	0.5	0.6

* Data from the 63 percent of respondents who provided dollar estimates of their contributions.

NA = Not applicable.

only to religious charities, the mean contribution was $551, and for households that gave only to other charities, it was $352. For households that gave to both, the mean contribution was $1,176. Thus, households that gave to both religious and other charities on average gave more than three times as much as households that gave only to other charities, and more than twice as much as those that gave only to religion.

The average contribution of households in which the respondent volunteered ($1,021) was more than twice as much as that of households in which the respondent did not volunteer ($489). Among households that gave only to religious institutions, those in which the respondent volunteered gave $719 on average, or about two-thirds more than those in which the respondent did not volunteer ($434). Households that gave only to other charities and in which the respondent volunteered contributed an average of $454, or nearly twice as much as those in which where the respondent did not volunteer ($240). Among households that gave to both religious organizations and other charities, those in which the respondent volunteered also gave almost twice as much ($1,383) as those in which the respondent did not volunteer ($757).

Households that gave to religious charities only had much lower incomes—below $30,000—than any other group, regardless of whether the respondent was or was not a volunteer. For all other groups, the household incomes were generally above the national average.

The average percentage of income given (the generosity index) related less to how much income a household had than to whether the respondent reported volunteering. For all contributing households, the average percentage of household income given was 1.9 percent. From the $790 average contribution given by all contributing households, religious donations represented 64 percent ($508) of total donations, and donations to other charities ($282), 34 percent. Households giving only to religious charities gave 2.0 percent of their household income, whereas, households giving only to other charities gave 0.9 percent. Households that reported giving to both religious and other charities on average gave nearly 3 percent (2.8 percent) of their household incomes to charity.

The index of generosity shows even larger differences when households in which the respondent volunteered are separated from those in which the respondent did not. Among households contributing only to religion, those in which the respondent volunteered contributed an average of 2.5 percent of household income, compared with 1.6 percent for those in which the respondent did not volunteer. Among households that contributed only to other charities, those in which the respondent volunteered gave 1.2 percent of their income, double the contribution of those in which the respondent did not volunteer (0.6 percent). Households that gave to both religious organizations and other charities and in which the respondent volunteered were the most generous. These households gave on average 3.2 percent of their household income to charity. In contrast, households that gave to both religion and other charities and in which the respondent did not volunteer gave 1.9 percent of their income.

Frequency of attendance at religious services has been shown to be an important indicator of both involvement in voluntary activities and generosity, so respondents were asked how regularly they attended religious services. Table 3.4 shows their responses. Approximately three-fifths of the respondents (61 percent) reported that they had attended religious services in the past six months; 7 percent reported that they had attended some time in the past year, but not in the past six months; and 32 percent reported that they had not attended in the past year or gave no answer.

Table 3.4 also shows that the frequency of attendance appears to have an enormous influence on the level of household giving. The respondents who attended church in the past six months reported giving nearly 2 percent (1.9 percent) of their household incomes. Their average household income of $30,775 was significantly below the national average of $34,498. They also volunteered an average of 2.6 hours per week. In contrast, the respondents who did not attend church in the past year or gave no answer had a much higher average household income than churchgoers ($41,516), yet they gave only 1.1 percent of their household income to charity. They did volunteer approximately the same number of hours per week on average (2.5 hours). The 29 percent of respondents who reported attending religious services weekly gave 2.7 percent of their household income and volunteered an average of 3.2 hours per week. They were clearly the most generous givers of both time and money, although their average household income ($30,532) was well below the national average.

The proportion of respondents who reported that their households contributed to charity increased with the frequency of church attendance, from 60 percent for those who did not attend at all to 83 percent for those who attended religious services weekly. The proportion of volunteers in contributing households also increased with frequency of church attendance, from 31 percent for those who had attended within the past 6 to 12 months to 52 percent for those who attended weekly **(Table 3.5)**.

Characteristics of Low-, Mid-, and High-Level Givers

Contributors were divided into three groups based on the percentage of household income given to charity. Low-level givers were defined as contributors who gave less than 1 percent of their household income to charity. Mid-level givers gave at least 1 percent, but less than 3 percent, and high-level givers gave 3 percent or more. As shown in **Table 3.6**, 45 percent of all contributors were low-level givers, 24 percent were mid-level givers, and 20 percent were high-level givers.

The proportion of respondents reporting household contributions and also volunteering increased with household income. Of the 33 percent of total respondents who had household incomes below $20,000, 60 percent reported that their household contributed to charity and 27 percent reported volunteering as well. Of the 34 percent of total respondents

TABLE 3.4
LEVEL OF GIVING AND VOLUNTEERING BY FREQUENCY OF ATTENDANCE AT RELIGIOUS SERVICES

Attendance at Religious Service	Percentage of All Respondents	Average Household Contribution	Average Household Income	Average Percentage of Household Income Contributed	Average Hours Volunteered per Week
All respondents	100.0	562	34,498	1.5	2.1
Past 6 months*	60.7	818	30,775	1.9	2.6
Weekly	29.0	1,109	30,532	2.7	3.2
2 or 3 times a month	14.1	596	29,788	1.4	1.9
Once a month	14.5	411	33,269	0.8	1.8
Past 6 to 12 months	7.2	391	34,221	0.7	2.3
Other**	32.1	816	41,516	1.1	2.5

* Excludes the 3.1 percent of respondents who did not know the frequency of their church attendance.

** Respondents who reported attending more than a year ago or never, or gave no answer.

TABLE 3.5
PERCENTAGE OF HOUSEHOLDS CONTRIBUTING TO CHARITY BY FREQUENCY OF ATTENDANCE AT RELIGIOUS SERVICES AND VOLUNTEER STATUS

	Contributing Households			Noncontributing Households		
Attendance at Religious Services	All	Respondent Volunteered	Respondent Did Not Volunteer	All	Respondent Volunteered	Respondent Did Not Volunteer
All respondents	71.0 (100.0)**	39.6 (55.8)	31.4 (44.2)	29.0 (100.0)	5.7 (19.7)	23.3 (80.3)
Past 6 months	77.6 (100.0)	45.0 (58.0)	32.6 (42.0)	22.4 (100.0)	4.8 (21.4)	17.6 (78.6)
Weekly	83.4 (100.0)	51.5 (61.8)	31.9 (38.2)	16.6 (100.0)	4.2 (25.3)	12.4 (74.7)
2 or 3 times a month	76.3 (100.0)	44.0 (57.7)	32.3 (42.3)	23.7 (100.0)	4.3 (18.1)	19.4 (81.9)
Once a month	68.5 (100.0)	34.8 (50.8)	33.7 (49.2)	31.5 (100.0)	6.5 (20.6)	25.0 (79.4)
Past 6 to 12 months	63.5 (100.0)	30.6 (48.2)	32.9 (51.8)	36.5 (100.0)	9.1 (24.9)	27.4 (75.1)
Other*	60.4 (100.0)	31.6 (52.3)	28.8 (47.7)	38.6 (100.0)	6.5 (16.4)	33.1 (83.6)

* Includes those respondents who reported attending more than a year ago or never, or gave no answer, but excludes the 3.1 percent of respondents who did not know the frequency of their church attendance.

** Figures in parentheses change preceding row to 100 percent for comparative purposes.

TABLE 3.6
DEMOGRAPHIC CHARACTERISTICS OF LOW-, MID-, AND HIGH-LEVEL GIVERS*
(Percentage of Respondents)

Demographic Characteristic	All Respondents			All Contributors				Contributors and Respondent Volunteered			
	Total	Contributors: All	Contributors: Respondent Volunteered	Low-Level Givers	Mid-Level Givers	High-Level Givers	Household Income or Contributions Not Reported	Low-Level Givers	Mid-Level Givers	High-Level Givers	Household Income or Contributions Not Reported
All respondents	100.0	71.1	39.6	45.1	23.5	19.7	11.7	39.8	24.0	25.9	10.3
Household income											
Under $20,000	33.0	59.6	27.3	36.8	24.7	23.6	14.8	32.1	23.4	31.7	12.7
$20,000 to $39,999	34.3	75.4	45.3	46.6	24.9	20.4	8.1	39.7	27.3	25.7	7.3
$40,000+	30.9	79.2	46.9	52.2	21.9	16.7	9.2	46.1	21.6	23.5	8.7
Not reported**	(1.8)	(83.3)	(72.2)	NA	NA	NA	100.0	NA	NA	NA	100.0
Marital status											
Married	63.7	78.6	45.2	41.6	23.8	22.4	12.2	33.8	25.7	29.8	10.7
Single	20.7	55.9	30.4	67.1	18.3	8.2	6.5	69.5	17.2	7.8	5.6
Divorced, separated	7.8	54.7	30.3	49.3	23.8	15.7	11.2	49.1	18.4	21.8	10.7
Widowed	7.7	67.0	28.4	27.5	31.2	22.9	18.5	23.5	26.5	32.5	17.5
Age											
18-24	13.7	54.1	31.4	73.7	14.4	4.6	7.4	75.4	15.0	4.9	4.8
25-34	23.9	67.7	38.6	54.7	22.8	16.4	6.2	45.0	26.9	22.3	5.8
35-64	45.5	77.2	45.4	41.4	25.0	21.2	12.4	34.4	25.1	29.5	11.0
65-74	10.7	72.4	35.6	28.1	24.0	27.5	20.4	21.2	21.1	38.8	18.9
75+	5.8	75.0	25.3	22.5	28.4	32.6	16.6	27.0	24.1	29.6	19.3
Race											
White and other	89.0	73.6	41.5	44.8	23.7	19.9	11.6	39.8	23.9	26.2	10.1
Black	11.0	50.5	24.4	49.1	20.9	17.4	12.6	39.7	24.4	22.9	13.0
Hispanic***	7.4	56.2	21.4	57.1	20.8	8.0	14.1	57.3	17.4	13.0	12.3
Sex											
Male	48.4	68.9	37.6	44.5	23.8	21.6	10.1	40.3	22.3	29.0	8.4
Female	51.6	73.1	41.5	45.7	23.1	18.1	13.1	39.4	25.4	23.3	11.9

* Levels are defined as follows: low = less than 1 percent of income; mid = 1 to 2.99 percent; high = 3 percent or more.

** Figures in parentheses are estimated for unreported revenue listing.

*** Hispanics may be of any race.

NA = Not applicable.

who had household incomes from $20,000 to $39,999, 75 percent reported that their households contributed to charity, and 45 percent reported both contributing and volunteering. Of the 31 percent of respondents who had household incomes of $40,000 or more, 79 percent reported contributions, and 47 percent reported both contributing and volunteering.

A different view emerges, however, when income groups are divided into low-, mid-, and high-level givers. As household income increased, so did the proportion of low-level giving, from 37 percent of contributing households with incomes below $20,000 to 52 percent of contributing households with incomes of $40,000 or more.

This same trend appears among contributing households in which the respondent volunteered. Households with incomes below $20,000 had the lowest proportion of low-level contributors (32 percent, compared with 40 percent for households with incomes from $20,000 to $39,999 and 46 percent for those with incomes of $40,000 or more).

In each income group, contributing households in which the respondent volunteered had a substantially larger proportion of high-level givers than all contributing households together: 32 percent versus 24 percent for households with incomes below $20,000; 26 versus 20 percent for households with incomes from $20,000 to $39,999; and 24 versus 17 percent for households with incomes of $40,000 or more.

Although the proportion of households reporting both contributing and volunteering was lowest for those with incomes below $20,000, they gave more generously than other

income groups. Households with incomes of $40,000 or more had the highest proportion of contributing plus volunteering, but they also had the smallest proportion of high-level givers.

In the analysis by marital status, married persons (64 percent of total respondents) had the highest proportion of contributing households (79 percent) and also households in which the respondent volunteered (45 percent). Persons who were widowed (8 percent of the respondents) had the second-highest proportion of contributing households (67 percent). Married persons (22 percent) and widowed persons (23 percent) had the highest proportion of high-level contributing households. They also had the highest proportion of high-level givers among households in which the respondent also volunteered: 30 percent for married persons and 33 percent for widowed persons.

Only 56 percent of single persons (21 percent of total respondents) reported that their households contributed, and 30 percent reported that the respondent also volunteered. Two-thirds of single contributors (67 percent) were low-level givers. Only 8 percent were high-level givers. The figures were about the same for contributing households in which the respondent volunteered. By contrast, divorced and separated people (8 percent of respondents) were about as likely to contribute and volunteer as singles, but had a significantly lower proportion of low-level givers (49 percent) and a higher proportion of high-level givers (16 percent).

Giving and volunteering profiles change with age. Although 54 percent of persons 18 to 24 years of age reported household contributions and 31 percent reported both contributing and volunteering, 77 percent of the adult population from 35 to 64 years of age reported household contributions, and 45 percent reported both contributing and volunteering. More than 70 percent of respondents 65 years of age and older contributed, but they were less likely to volunteer than younger respondents.

Among all contributors, those 75 years of age or older had the highest proportion of high-level givers (33 percent), followed by those from 65 to 74 years of age (28 percent). Among contributors who also volunteered, those from 65 years to 74 years of age had the largest proportion of high-level givers (39 percent). Respondents from 18 to 24 years old usually reported low-level giving, whether the respondent volunteered (75 percent) or not (74 percent).

A lower proportion of blacks (51 percent) and Hispanics (56 percent) than whites (74 percent) reported contributing. Blacks (24 percent) and Hispanics (21 percent) were also less likely than whites (42 percent) to report both contributing and volunteering. Among all contributing households, the proportion of high-level givers was much more similar for whites (20 percent) and blacks (17 percent) than for Hispanics (8 percent). This trend also holds true among contributing households in which the respondent volunteered.

Females had a slightly higher proportion of contributors (73 percent) than males (69 percent). Females also had a higher proportion of contributing households in which the respondent volunteered (42 percent) than males (38 percent). However, males had a higher proportion of high-level givers among all contributing households (22 percent) than females (18 percent). They also had a higher proportion of high-level givers among contributing households in which the respondent volunteered (29 percent, compared with 23 percent for females).

The proportion of high-level giving in almost all groups of contributors was substantially higher for respondents who volunteered than those who did not. Persons most likely to report high-level giving are those with household incomes below $20,000, who are married or widowed, and who are 65 years of age or older. Those most likely to report low-level giving have household incomes of $40,000 or more, are single, and are from 18 to 34 years of age.

Giving and Discretionary Income

Perceptions of available resources affect giving, so respondents were asked how much discretionary money they thought they had. **Table 3.7** shows that 19 percent of respondents said they had only enough money to pay for basic necessities; 37 percent reported that they had only a small amount of discretionary income; 39 percent reported a moderate amount; 4 percent reported a lot; and 2 percent were not sure.

TABLE 3.7
RESPONDENTS' PERCEPTIONS ABOUT THE AMOUNT OF DISCRETIONARY MONEY THEY HAVE AVAILABLE

Statement	Percentage of Total Respondents
I have only enough money to pay for basic necessities	18.9
I have only a small amount left over to spend on other things	36.6
I have a moderate amount left over	38.7
I have a lot left over	3.7
Not sure	2.1
Total	100.0

Question: *Which of these statements best describes your own situation?*

Respondents were grouped based on their perceptions about the amount of discretionary income they had, as shown in **Table 3.8**. Generally, as people perceived that they had more discretionary income, household contributions increased both in dollar amount and as a percentage of household income. The respondents who reported no discretionary income gave on average $145, or 0.7 percent of their household income, whereas the of respondents who reported having a moderate amount left over gave an average of $736, or 1.7 percent of their income. The small percentage who reported having a lot of discretionary income gave 2.4 percent of their household income, although their number is too small for the data to be reliable.

Although 22 percent of persons 75 years of age or older reported that they only had enough income for basic necessi-

TABLE 3.8
ALL RESPONDENTS* LEVEL OF GIVING BY PERCEPTIONS ABOUT DISCRETIONARY INCOME

Demographic Characteristic	Only Enough for Basic Necessities			Small Amount Left Over			Moderate Amount Left Over			Large Amount Left Over		
	Percentage of Total Respondents	Average Household Contribution (Dollars)	Average Percentage of Household Income Contributed	Percentage of Total Respondents	Average Household Contribution (Dollars)	Average Percentage of Household Income Contributed	Percentage of Total Respondents	Average Household Contribution (Dollars)	Average Percentage of Household Income Contributed	Percentage of Total Respondents	Average Household Contribution (Dollars)	Average Percentage of Household Income Contributed
Total	18.9	145	0.7	36.6	339	1.1	38.7	736	1.7	3.7	–	–
Age												
18-24	26.1	48	0.2	43.9	76	0.2	25.7	132	0.3	1.1	–	–
25-34	20.2	149	0.8	40.2	340	1.1	35.9	612	1.3	2.0	–	–
35-44	13.6	231	1.0	39.8	382	1.2	40.7	736	1.5	3.8	–	–
45-54	15.0	212	0.8	33.8	491	1.3	45.6	946	1.9	4.4	–	–
55-64	19.3	102	0.5	28.1	450	1.7	45.3	1,087	2.7	6.1	–	–
65-74	19.2	108	0.8	29.5	334	2.0	43.8	837	2.9	5.3	–	–
75+	21.6	267	2.2	32.4	429	3.1	35.5	482	2.2	6.2	–	–
Income												
Under $10,000	52.6	41	0.8	35.9	88	1.8	9.8	–	–	–	–	–
$10,000-$19,999	24.6	161	1.1	44.7	203	1.4	27.7	366	2.4	1.2	–	–
$20,000-$29,999	16.7	188	0.8	43.5	304	1.2	34.7	656	2.6	2.2	–	–
$30,000-$39,999	11.1	324	0.9	37.2	532	1.5	45.9	636	1.8	2.9	–	–
$40,000-$49,999	19.1	282	0.6	34.6	432	1.0	52.7	803	1.8	3.8	–	–
$50,000-$74,999	5.9	–	–	27.0	525	0.8	60.4	936	1.5	6.3	–	–
$75,000-$99,999	6.7	–	–	25.2	–	–	53.6	1,293	1.5	11.8	–	–
$100,000+	9.1	–	–	14.5	–	–	55.0	1,364	1.4	21.4	–	–

* All respondents are included except those who were not sure or gave no answer about the amount of discretionary income they had available.

– Too few cases to be reliable.

ties, they gave 2.2 percent of their income to charity, which was more than double the percentage of income given by all other age groups.

Although 37 percent of the respondents reported they had only a small amount of income left over, 40 percent or more of those from 18 to 44 years of age gave this response. Among respondents reporting a small amount of discretionary money, giving as a percentage of income increased from 0.2 percent for 18- to 24-year-olds to 3.1 percent for persons age 75 or older. More than 40 percent of the respondents from 35 to 74 years of age reported that they had a moderate amount of discretionary income. Among respondents with this perception, giving as a percentage of income increased from 0.3 percent for 18- to 24-year-olds to 2.9 percent for the 65- to 74-year-olds. It declined to 2.2 percent for persons age 75 or older.

More than half (53 percent) of respondents with household incomes under $10,000 reported that they had only enough money for basic necessities. Generally, as household income increased, the proportion of respondents reporting that they had only enough money for basic necessities declined. However, even as the perceived amount of discretionary income increased, households with low incomes gave a higher percentage of their income to charity than more affluent households. Of persons reporting household incomes below $10,000, 36 percent said they had a small amount of money left over. They reported giving nearly 2 percent of their household incomes to charity (1.8 percent). Twenty-seven percent of respondents with household incomes from $50,000 to $74,999 said they had a small amount of discretionary income. They gave only about 1 percent (0.8 percent) of their household incomes to charity.

This same pattern can be observed among respondents who reported that they had a moderate amount of discretionary income. Twenty-eight percent of respondents with household incomes from $10,000 and $19,999 were in this category. They gave an average of 2.4 percent of their income to charity. More than one-third (35 percent) of the respondents with household incomes from $20,000 to $29,999 were also in this category, and they reported giving 2.6 percent of their household income to charity. In comparison, the 55 percent of respondents who reported household incomes of $100,000 or more and a moderate amount of discretionary income gave 1.4 percent of their household income to charity.

Table 3.9 summarizes the level of giving by perceptions about discretionary income for contributors only. The table demonstrates different perceptions than in the total population. Only 13 percent of the contributors reported that they

TABLE 3.9
ALL CONTRIBUTORS* LEVEL OF GIVING BY PERCEPTIONS ABOUT DISCRETIONARY INCOME

Demographic Characteristics	Only Enough for Basic Necessities			Small Amount Left Over			Moderate Amount Left Over			Large Amount Left Over		
	Percentage of Total Contributors	Average Household Contribution (Dollars)	Average Percentage of Household Income Contributed	Percentage of Total Contributors	Average Household Contribution (Dollars)	Average Percentage of Household Income Contributed	Percentage of Total Contributors	Average Household Contribution (Dollars)	Average Percentage of Household Income Contributed	Percentage of Total Contributors	Average Household Contribution (Dollars)	Average Percentage of Household Income Contributed
Total	13.1	–	–	36.5	537	1.6	43.8	1,014	2.1	4.5	–	–
Age												
18-24	17.4	–	–	48.2	140	0.4	29.9	–	–	1.1	–	–
25-34	14.4	–	–	40.8	534	1.5	41.7	808	1.7	2.1	–	–
35-44	9.9	–	–	41.4	561	1.4	41.7	1,039	1.8	4.5	–	–
45-54	11.9	–	–	31.5	746	1.7	49.8	1,283	2.2	5.3	–	–
55-64	15.3	–	–	27.1	670	2.3	49.3	1,393	3.0	7.1	–	–
65-74	9.5	–	–	27.9	598	2.7	53.3	1,133	3.3	6.5	–	–
75+	15.4	–	–	33.0	646	3.5	38.7	743	2.5	8.3	–	–
Income												
Under $10,000	43.4	–	–	41.9	194	3.2	12.8	–	–	–	–	–
$10,000-$19,999	19.1	–	–	44.8	350	2.0	33.1	522	3.0	1.3	–	–
$20,000-$29,999	12.3	–	–	44.4	443	1.6	37.4	913	3.3	2.6	–	–
$30,000-$39,999	9.0	–	–	38.4	724	1.9	47.1	867	2.3	3.4	–	–
$40,000-$49,999	5.1	–	–	33.5	648	1.4	53.7	1,162	2.4	5.2	–	–
$50,000-$74,999	4.6	–	–	28.1	671	1.0	60.6	1,211	1.8	6.2	–	–
$75,000-$99,999	6.6	–	–	11.4	–	–	65.0	1,621	1.6	13.4	–	–
$100,000+	2.8	–	–	12.0	–	–	60.4	1,599	1.6	24.8	–	–

* All contributors are included except those who were not sure or gave no answer about the amount of discretionary income they had available.

– Too few cases to be reliable.

had only enough money for basic necessities, compared with 19 percent of the total population. Although the proportion of contributors who reported that they had only a small amount left over (37 percent) was about the same as for the total population, a larger proportion of all contributors than of the total population reported having a moderate amount of discretionary money (44 percent versus 39 percent).

The giving pattern among contributors is similar to the pattern for the total population; giving as a percentage of income increased with the amount of discretionary income perceived to be available. Among contributors who reported having a small amount of money left over, giving increased with age from 0.4 percent of household income among the 18- to 24- year-olds to 3.5 percent for respondents 75 years of age or older.

About half of all contributors from 45 to 74 years of age reported that they had moderate amounts of discretionary income. Other age groups were less likely to report a moderate amount of discretionary income. In this category, giving as a percentage of income generally increased as a function of age, from 1.7 percent for those from 25 to 34 to 3.3 percent for those from 65 to 74 (but declined to 2.5 percent for those 75 or older).

For contributors, as for the total sample, the percentage of household income given to charity declined as household income increased. The 42 percent contributors who had incomes under $10,000 and reported that they had a small amount of discretionary income gave 3.2 percent of their household income to charity; the 28 percent of contributors who had household incomes from $50,000 to $74,999 gave 1.0 percent of their household income to charity. The 33 percent of contributors who had household incomes from $10,000 to $19,999 and reported having a moderate amount of discretionary income gave 3.0 percent of their household income to charity; the 60 percent of contributors with household incomes of $100,000 or more gave 1.6 percent of their household income to charity.

People's perceptions about discretionary income are an important indicator of giving. The more money perceived to be available, the more generous the contributions. This relationship holds true for most age and income groups, and for all contributors as well as the population as a whole. Another important pattern is that among households whose members perceive they have some discretionary income, households with lower income give a much higher percentage of their income to charity than those that are more affluent.

Giving and Concern About Having Enough Money in the Future

Perceptions about financial stability are also important influences on the amount of money people contribute to charity. Respondents were asked whether they worried about having enough money in the future, and, if so, how much they worried. As shown in **Table 3.10**, nearly three-fifths (57 percent) reported that they worried about having enough money in the future; 40 percent did not. Of those who reported worrying, nearly one-fourth (24 percent) said that they worried a lot, 44 percent said they worried a moderate amount, and about one-third (32 percent) reported they worried only a little.

Respondents were divided into two groups based on whether or not they worried about having enough money in the future. **Table 3.11** shows that respondents who reported no concerns gave an average contribution of $650, which was more than 50 percent higher than the average contribution of those who reported that they did worry about money in the future ($402). Those who did not worry also contributed a higher percentage of their income to charity (1.8 percent) than those who did worry (1.3 percent).

The proportion of respondents who reported worrying about having enough money in the future generally declined

TABLE 3.10
RESPONDENTS' CONCERN ABOUT HAVING ENOUGH MONEY IN THE FUTURE

Worry About Money	Percentage of Total Respondents
Yes	57
No	40
Not sure	3
Total of the 57 percent who worry about money	100
A lot	24
A moderate amount	44
Only a little	32
Total	100

Question: *Do you ever worry about not having enough money in the future? If yes, would you say that you worry a lot, a moderate amount, or a little about not having enough money?*

TABLE 3.11
ALL RESPONDENTS* LEVEL OF GIVING BY WORRY ABOUT HAVING ENOUGH MONEY IN THE FUTURE

	All Respondents			Respondents Who Worry			Respondents Who Do Not Worry		
Demographic Characteristic	Percentage of Total Respondents	Average Household Contribution (Dollars)	Average Percentage of Household Income Given	Percentage	Average Household Contribution (Dollars)	Average Percentage of Household Income Contributed	Percentage	Average Household Contribution (Dollars)	Average Percentage of Household Income Contributed
Total	100.0	562	1.5	57.4	402	1.3	39.8	650	1.8
Age**									
18-24	13.7	118	0.3	61.5	118	0.4	36.1	104	0.3
25-34	23.9	423	1.2	67.5	357	1.1	29.9	474	1.2
35-44	19.5	631	1.4	62.2	447	1.2	34.7	761	1.8
45-54	13.2	813	1.7	54.2	662	1.6	42.5	858	2.0
55-64	12.8	869	2.2	51.5	515	1.6	45.9	1,039	2.8
65-74	10.7	694	2.5	45.3	411	2.0	53.7	698	2.8
75+	5.8	553	2.6	34.4	365	2.5	60.9	531	2.6
Income**									
Under $10,000	13.0	83	1.3	65.6	60	1.2	32.4	72	1.4
$10,000-$19,999	20.0	288	1.7	59.4	176	1.2	37.5	373	2.5
$20,000-$29,999	17.5	489	1.8	58.5	492	2.0	39.0	400	1.6
$30,000-$39,999	16.8	594	1.6	59.5	384	1.1	38.9	811	2.3
$40,000-$49,999	9.3	680	1.4	53.1	459	1.0	44.4	766	1.7
$50,000-$74,999	14.2	856	1.4	52.8	787	1.3	42.5	772	1.2
$75,000-$99,999	3.8	1,202	1.2	46.0	747	0.9	51.9	1,433	1.6
$100,000+	3.6	1,776	1.3	47.9	1,106	1.1	52.1	2,137	2.1

* All respondents are included except the 2.7 percent who were not sure whether they worried about having enough money.

**No response to age is 0.4 percent. No response to income is 1.8 percent.

with age, from 68 percent among those 25 to 34 years of age down to 34 percent for persons age 75 or older. Accordingly, the proportion of respondents who reported not worrying at all about having enough money in the generally increased with age, from 30 percent among 25- to 34-year-olds to 61 percent for persons age 75 years or older.

Respondents from 18 to 24 years of age who reported worrying about money gave 0.4 percent of their household income to charity, compared with people 75 years of age or older, who gave 2.5 percent. Respondents from 18 to 24 years of age who reported they did not worry about having enough money in the future gave 0.3 percent of their household income to charity, and those 75 years or older gave 2.6 percent. Thus, worry about having enough money in the future did not affect generosity in these age groups, but the two age groups differed greatly in their level of giving.

In contrast, worrying about having enough money in the future had a significant impact on the generosity of people from the ages of 35 to 74. The 62 percent of respondents from 35 to 44 who reported worrying about money gave 1.2 percent of their household income to charity; the 35 percent of that age group who reported no concern gave 1.8 percent. The 54 percent of respondents from 45 to 54 years of age who reported worrying about money gave 1.6 percent of their household income, compared with 2.0 percent for the 43 percent who had no concern. The 52 percent of respondents from 55 to 64 years of age who reported worrying about money gave 1.6 percent of their household income to charity, compared with 2.8 percent among the 46 percent who did not worry. The 45 percent of respondents from 65 to 74 years of age who reported worrying about money gave 2.0 percent of their household income to charity, compared with 2.8 percent for the 54 percent who reported that they did not worry.

Concerns about money show a greater effect in the analysis by income group, however. The only income group that reported worrying about money yet gave 2 percent of their household income to charity was the income group from $20,000 to $29,999. Three income groups that reported having no concern about money gave 2 percent or more of their household income to charity: $10,000 to $19,999 (2.5 percent); $30,000 to $39,999 (2.3 percent); and $100,000 and above (2.1 percent).

The effects of concerns about money are about the same for contributors as for the total population. **Table 3.12** shows that contributors were about as likely to report some concern about having enough money in the future as the total population (56 percent versus 57 percent). Contributors who reported having no concern gave an average of $1,006 to charity, which was 57 percent higher than the average contribution of $642 given by the contributors who did worry about having

TABLE 3.12
ALL CONTRIBUTORS* LEVEL OF GIVING BY WORRY ABOUT HAVING ENOUGH MONEY IN THE FUTURE

	All Contributors			Contributors Who Worry			Contributors Who Do Not Worry		
Demographic Characteristic	Percentage of Respondents	Average Household Contribution (Dollars)	Average Percentage of Household Income Given	Percentage	Average Household Contribution (Dollars)	Average Percentage of Household Income Contributed	Percentage	Average Household Contribution (Dollars)	Average Percentage of Household Income Contributed
Total	71.0	790	1.9	56.3	642	1.6	41.0	1,006	2.3
Age									
18-24	54.0	219	0.6	59.0	242	0.8	40.4	185	0.4
25-34	67.8	625	1.6	69.8	539	1.5	28.0	792	1.8
35-44	76.5	825	1.8	60.0	699	1.5	36.4	1,044	2.2
45-54	76.3	1,066	2.1	54.9	508	1.9	41.6	1,318	2.4
55-64	79.3	1,094	2.6	53.0	742	1.8	44.3	1,556	3.5
65-74	72.4	959	3.1	38.6	804	2.8	60.4	1,068	3.3
75+	75.0	737	3.0	33.3	571	3.6	61.3	813	2.9
Income									
Under $10,000	48.0	172	2.8	63.0	160	2.6	36.0	176	2.7
$10,000-$19,999	67.1	429	2.5	56.7	302	1.8	39.8	621	3.5
$20,000-$29,999	73.4	666	2.5	59.9	721	2.6	38.0	602	2.3
$30,000-$39,999	77.3	769	2.0	57.4	557	1.5	41.5	1,060	2.8
$40,000-$49,999	72.9	933	1.9	53.1	667	1.4	43.6	1,202	2.4
$50,000-$74,999	84.3	1,015	1.5	54.1	1,011	1.5	40.9	1,091	1.5
$75,000-$99,999	75.0	1,602	1.7	42.4	1,306	1.2	54.9	1,867	2.1
$100,000+	79.8	2,225	2.1	53.0	1,378	1.3	47.0	3,143	3.0

* All contributors are included except those who were not sure whether they worried about having enough money.

enough money in the future. Contributors who did not worry gave 2.3 percent of their household income to charity, which was significantly higher than the 1.6 percent from the contributors who did worry.

As for the total population, worry about money generally declined with age, from 70 percent of contributors ages 25 to 34 to 33 percent of those age 75 or older. Except for the youngest and oldest age groups, contributors who worried gave a smaller percentage of their income than those who did not worry. Contributions as a percentage of income also generally increased with age. The differences were dramatic. Among contributors from 35 to 44 years of age, those who worried gave 1.5 percent of their income to charity, and those who did not worry gave 2.2 percent. In the 45- to 54-year-old group, contributors who worried gave 1.9 percent, and those who did not gave 2.4 percent. For 55- to 64-year-olds, the corresponding figures were 1.8 percent and 3.5 percent, and for respondents ages 65 to 74, they were 2.8 percent and 3.3 percent. Among contributors who reported worrying about money, only those over 64 years of age gave 2 percent or more of their household income to charity. However, among contributors who reported not having a concern about money in the future, all age groups above 34 years of age gave 2 percent or more of their household income to charity.

Among contributors who worried about having enough money in the future, only two income groups contributed more than 2 percent of their household incomes to charity: those with household incomes below $10,000 and from $20,000 to $29,999 (2.6 percent each). Among contributors who reported that they had no worry about money, almost all income groups contributed 2 percent or more of their household money to charity. (The exception was households with incomes from $50,000 to 74,999.) In fact, unworried contributors with household incomes from $10,000 to $19,999 and $100,000 or more contributed 3 percent or more of their household income to charity.

Among contributors, giving as a percentage of household income was influenced by a concern about having enough money in the future in some, but not all, income groups. Among households with incomes from $10,000 to $19,999, contributors who worried gave 1.8 percent of their household income to charity and those who did not worry gave 3.5 percent. For contributors with household incomes from $30,000 to $39,999, the corresponding figures are 1.5 percent and 2.8 percent. Large differences occurred in the following income groups as well: $40,000 to $49,999, $75,000 to $99,999, and $100,000 or more.

Although the frequency of worrying about having enough money in the future declined with age, it varied among income groups. In most age and income groups, people who worried about money gave a significantly lower percentage of their household income to charity than did those who did not worry.

Giving and Tax Status

Over the years, research has shown that although people do not decide to give because the gift is deductible from their income taxes, the amount given is influenced by whether or not the gift is tax deductible. In 1987, Americans were preparing their first tax returns based on a major change in the federal income tax law passed in 1986. This new law eliminated many tax deductions. As of 1987, only taxpayers who itemized their deductions were permitted to deduct charitable contributions. And because many other tax deductions were eliminated, the proportion of Americans who itemize their tax deductions is expected to decline from over 40 percent in 1986 to approximately 25 percent in 1989, when the current income tax law has been fully phased in.

To determine the impact of the new income tax law on giving and volunteering, respondents were asked whether they intended to itemize deductions on their income tax returns for 1987. As shown in **Table 3.13**, nearly half reported that they intended to itemize 35 percent reported they were not going to itemize, and 16 percent were not sure.

Respondents were divided into groups depending on their status as itemizers on their 1987 income tax returns. The respondents who reported that they intended to itemize gave an average contribution of $828, or 1.8 percent of their household income. The respondents who did not intend to itemize gave an average contribution of $274, or 0.9 percent of their household income. Itemizers had a much higher average household income ($42,503) than nonitemizers ($26,428). The figures for the respondents who said they did not know whether they would itemize are very similar to those for nonitemizers.

Forty percent of respondents were contributors who intended to itemize, 22 percent were contributors who did not intend to itemize, and 9 percent were contributors who were not sure whether they would itemize. Thus, 56 percent of all contributing households intended to itemize, 31 percent did not,and 13 percent were not sure. Contributors who intended to itemize gave an average household contribution of $1,014, or 2.1 percent of their household income to charity; those who intended not to itemize gave an average contribution of $436, or 1.4 percent of their household income. Contributors who intended to itemize had a significantly higher household income ($43,933) than those who intended not to itemize ($27,564). The figures for respondents who were not sure were similar to those for nonitemizers.

Of the contributing households in which the respondent volunteered, 61 percent reported that they intended to itemize (24 percent of all respondents) and 28 percent reported that they intended not to itemize (11 percent of all respondents), and 11 percent (4 percent of all respondents) were not sure. Those that intended to itemize gave an average contribution of $1,278, or 2.7 percent of income. Those that did not intend to itemize gave $560, or 1.7 percent of household income. Contributors who intended to itemize had a significantly higher average household income ($44,418) than those who did not intend to itemize ($30,107). The figures for respon-

TABLE 3.13
LEVEL OF GIVING BY ITEMIZER STATUS

Contributor and Volunteer Status	All	Itemizers	Nonitemizers	Not Sure
All respondents				
Percentage of respondents	100.0	49.5	34.9	15.5
Average household contribution (dollars)	562	828	274	338
Average household income (dollars)	34,498	42,503	26,428	27,072
Average percentage of household income given	1.5	1.8	0.9	1.0
All contributors				
Percentage of respondents	71.0	40.4	21.9	8.7
Average household contribution (dollars)	790	1,014	436	603
Average household income (dollars)	37,113	43,933	27,564	29,346
Average percentage of household income given	1.9	2.1	1.4	1.7
Contributors who volunteered				
Percentage of respondents	39.6	24.2	11.0	4.4
Average household contribution (dollars)	1,021	1,278	560	708
Average household income (dollars)	39,338	44,418	30,107	34,325
Average percentage of household income given	2.4	2.7	1.7	1.7

dents who were not sure whether they would itemize looked like those of nonitemizers.

Thus, respondents who intended to itemize gave three times as much on average to charity as those who intended not to itemize. For all contributing households, and also for those in which the respondent was a volunteer, itemizers on average contributed 2.3 times the amount that nonitemizers did.

A much higher proportion of respondents reported that they intended to itemize than would be expected based on estimates of the Internal Revenue Service. An analysis was undertaken, (the information is shown in Tables 3.14 and 3.15), therefore, to see if respondents who reported having responsibility for either filling out their tax forms or preparing materials for the tax preparer showed any differences from the sample as a whole. As shown in **Table 3.14**, one-fourth of the respondents reported that they personally filled out the tax forms for their households, and another 40 percent reported that they were personally responsible for supplying the information needed to a professional tax preparer. The remaining respondents reported that others in the household were responsible for filling out the income tax forms or taking them to professional tax preparers, or they did not have to file.

Table 3.15 shows that although the proportion reporting that they were going to itemize seems more realistic for this group than for the total sample, the patterns are the same. Persons intending to itemize gave two to three times the average contribution to charity as nonitemizers. Contributing households in which the respondent volunteered gave the largest average contribution ($1,417) of all itemizers. Similarly, nonitemizers who both contributed and volunteered gave the highest contribution among nonitemizers ($778). The ratio of average contributions of itemizers to average contributions of nonitemizers was slightly lower for respondents who reported responsibility for tax preparation than for the total sample. For

TABLE 3.14
RESPONDENTS' RESPONSIBILITY FOR INCOME TAX RETURNS*

Involvement	Percentage of Respondents
I personally prepare a federal tax return for myself or my family	25.1
I personally am responsible for supplying the information needed to a professional tax preparer	40.3
Someone else in my household is responsible for preparing the tax return	25.4
I do not have to pay federal income tax	8.1
No answer	1.0
Total*	100.0

* Percentages do not add up to 100 because of rounding.

Question: *Which of the statements describes your involvement in preparing federal tax returns?*

all respondents reporting responsibility for their taxes, the average contribution for itemizers was 2.6 times the average contribution for nonitemizers. For all contributing households, the average contribution of itemizers was 2.1 times the average for nonitemizers, and for contributing households in which the respondent volunteered, the average contribution of itemizers was 1.8 times the average contribution of nonitemizers.

An additional analysis was undertaken to determine if home ownership and weekly attendance at religious services interacted with tax status **(Table 3.16)**. About 19 percent of respondents (27 percent of all contributors) reported house-

TABLE 3.15

LEVEL OF GIVING BY ITEMIZER STATUS FOR PERSONS RESPONSIBLE FOR TAX PREPARATION

Itemizer Status	Respondents Responsible for Tax Preparation: All	Respondents Responsible for Tax Preparation: Contributors Responsible for Tax Preparation	Contributors Who Volunteered: Responsible for Tax Preparation
All respondents			
Percentage of respondents	65.4	48.9	27.5
Average household contributions (dollars)	606	810	1,082
Average household income (dollars)	35,635	37,827	38,982
Average percentage of household income given	1.6	2.0	2.6
Itemizers			
Percentage of respondents	37.2	30.6	17.9
Average household contributions (dollars)	823	1,001	1,417
Average household income (dollars)	41,559	42,820	43,557
Average percentage of household income given	1.8	2.2	3.0
Nonitemizers			
Percentage of respondents	23.8	15.5	8.2
Average household contributions (dollars)	313	480	778
Average household income (dollars)	27,815	29,034	27,961
Average percentage of household income given	1.0	1.5	2.6

TABLE 3.16

LEVEL OF GIVING BY HOME OWNERSHIP, ITEMIZER STATUS, CHURCH ATTENDANCE, AND VOLUNTEER STATUS

Itemizer Status	Respondents: All	Respondents: Weekly Church-Goers Own Home	Respondents: Weekly Church-Goers, Don't Own Home	Contributors: All	Contributors: Weekly Church-Goers, Own Home	Contributors: Weekly Church-Goers, Don't Own Home	Respondent Volunteered: All	Respondent Volunteered: Weekly Church-Goers, Own Home	Respondent Volunteered: Weekly Church-Goers, Don't Own Home
All Respondents									
Percentage of respondents	100.0*	22.6	6.4	71.0	19.2	5.0	39.6	11.9	3.0
Average household contributions (dollars)	562	1,079	385	790	1,270	493	1,021	1,091	645
Average household income (dollars)	34,498	33,099	21,439	37,113	33,460	21,537	39,338	35,406	20,668
Average percentage of household income given	1.5	2.9	1.6	1.9	3.4	2.1	2.4	3.8	2.9
Itemizers									
Percentage of respondents	49.5	12.7	1.6	40.4	11.2	1.4	24.2	7.6	1.0
Average household contributions (dollars)	828	1,415	–	1,014	1,605	–	1,278	1,854	–
Average household income (dollars)	42,503	39,247	–	43,933	38,987	–	44,418	39,970	–
Average percentage of household income given	1.8	3.3	–	2.1	3.8	–	2.7	4.2	–
Nonitemizers									
Percentage of respondents	34.9	6.3	3.4	21.9	5.3	2.7	11.0	3.1	1.1
Average household contributions (dollars)	274	784	301	436	932	379	560	1,058	–
Average household income (dollars)	26,428	25,811	21,148	27,564	27,450	20,339	30,107	26,943	–
Average percentage of household income given	0.9	2.7	1.3	1.4	3.1	1.7	1.7	3.6	–

* Percentages do not add up to 100 because of rounding and because respondents who were not sure or did not answer were excluded.

– Too few cases to be reliable.

hold contributions, owned their own home, and attended church weekly. About 12 percent of respondents (17 percent of all contributors) reported household contributions, volunteered, owned their own home, and attended church weekly. Another 5 percent of respondents contributed and attended church weekly, but did not own their home, and 3 percent of respondents contributed, volunteered, and attended church weekly, but did not own their own home. Respondents who did not own their own homes had significantly lower average household incomes than those who did.

Itemizers who contributed, owned their homes, and attended church weekly gave an average of 3.8 percent of their household income ($1,605) to charity; nonitemizers with these characteristics gave 3.1 percent of their household income ($932). Among contributing households in which the respondent volunteered, itemizers who attended church weekly and owned their homes gave an average of 4.2 percent of their household income ($1,854), and nonitemizers with these characteristics gave 3.6 percent of their household income ($1,058). Itemizers in this group gave on average 2.2 times the average gift that all itemizers gave ($828). Nonitemizers in this group gave 3.9 times the average gift ($274) of all respondents who intended not to itemize, and their giving as a percentage of household income (3.6 percent) greatly exceeded the average percentage of income given by all respondents who intended to itemize (1.8 percent).

In the total population and among contributors, itemizers gave significantly more as a percentage of household income than did nonitemizers. However, itemizers and nonitemizers who owned their own homes and attended church weekly gave a much larger percentage of household income than the average for itemizers in the total population. Although the proportion of respondents who reported that they intended to itemize is probably higher than those who actually did because of confusion about the new tax laws, it is clear that itemizing deductions for charitable contributions has a big effect on the amount of household contributions.

Pledging and Giving

To determine the impact of planned giving on total giving, contributors to religion were asked whether they tried to pledge a dollar amount or a percentage of their income to religious or other charities. **Table 3.17** shows that 31 percent of the respondents who reported contributing to religious organizations in the past year said they attempted to give a certain percentage of their income to religion and 65 percent did not. Those who did gave an average of $1,626, or 4.5 percent of their average household income, to charity. Those who did not gave an average contribution of $648, or 1.8 percent of their average household income. Thus, givers who tried to contribute a certain proportion of their household income on average gave 2.5 times the amount contributed by those who did not.

Table 3.18 shows that 9 percent of the respondents who gave to other charities reported trying to pledge a certain proportion of their income to these charities each year. Because this was such a small proportion of the total population (5 percent), there were no major differences in giving patterns between those who did not try to pledge.

Contributors to religious organizations were asked whether they had tried to pledge a specific dollar amount each week. As shown in **Table 3.19**, 41 percent did, 43 percent did not, and 12 percent reported that they combined pledging a dollar amount each week with on-the-spot decisions to give. Contributors who reported trying to pledge a specific dollar amount gave an average contribution of $1,273, which was 3.2 percent of their average household income. Those who combined pledging and a decision to give at the moment contributed an average of $1,006, which was 2.6 percent of their household income, and those who did not try to pledge contributed an average of $658, or 2.0 percent of their household income.

TABLE 3.17
LEVEL OF GIVING BY ANNUAL PLEDGING TO RELIGION*

Attempt to Pledge	Percentage of Contributors	Average Household Contribution (Dollars)	Average Percentage of Household Income Contributed
Yes	31.3	1,626	4.5
No	65.1	648	1.8
Don't know, no answer	3.6	--	--

* Data from the 52 percent of respondents who contributed to religion in the past year.

– Too few responses to be reliable.

Question: *In making your contributions to a church, synagogue, or mosque, do you try to give a certain percentage of your income each year?*

TABLE 3.18
LEVEL OF GIVING BY ATTEMPT TO GIVE A CERTAIN PERCENTAGE OF INCOME TO OTHER CHARITIES EACH YEAR*

Attempt to Pledge	Percentage of Contributors	Average Household Contribution (Dollars)	Average Percentage of Household Income Contributed
Yes	8.8	957	2.2
No	87.1	859	2.2
Don't know, no answer	4.1	--	--

* Data from the 54 percent of respondents who contributed to nonreligious charities in the past year.

– Too few responses to be reliable.

Question: *In making your charitable contributions to organizations other than religious ones, do you try to give a certain percentage of your income each year?*

TABLE 3.19
LEVEL OF GIVING BY PLEDGING A CERTAIN AMOUNT WEEKLY TO RELIGION*

Attempt to Pledge	Percentage of Contributors	Average Household Contribution (Dollars)	Average Percentage of Household Income Contributed
Try to give a fixed amount each week	40.9	1,273	3.2
Do not try to give a fixed amount each week	43.0	658	2.0
Mixed, both	12.4	1,006	2.6
Don't know, no answer	3.7	–	–

* Data from the 52 percent of respondents who contributed to religion in the past year.

– Too few responses to be reliable.

Question: *In making these contributions, do you try to give a fixed amount each week–as in making a pledge–or do you decide what to give each time you attend religious services?*

TABLE 3.20
LEVEL OF GIVING BY ATTEMPT TO PLEDGE A CERTAIN DOLLAR AMOUNT TO OTHER CHARITIES EACH YEAR*

Attempt to Pledge	Percentage of Contributors	Average Household Contribution (Dollars)	Average Percentage of Household Income Contributed
Try to give a certain amount annually	6.1	724	1.7
Make decision on merit	78.9	923	2.3
Mixed, both	9.1	712	1.8
Don't know, no answer	5.9	409	1.3

* Data from the 54 percent of respondents who contributed to other charities in the past year.

Question: *In making contributions to charities other than religious ones, do you have some total amount which you feel you should give annually or do you make decisions on each gift on its own merit.*

Those who tried to pledge a dollar amount to religious organizations on average gave nearly twice as much as those who did not.

Contributors to other charities were asked if they tried to pledge a certain dollar amount or if they reviewed each gift request on its own merit. Only 6 percent reported planning to give a certain dollar amount each year, as shown in **Table 3.20**. Another 79 percent decided to give based on the merit of each request. About 9 percent reported that they combined both approaches. Because such a small proportion of givers to other charities reported planning their gifts, there is no indication that planning increased giving.

Thus, pledging to give either a proportion of household income or a specific dollar amount led to an enormous increase in the average gift to religious organizations, but such a small proportion of contributors reported planning their giving to other charities that no such trends are evident. However, the results for pledging to religious organizations suggest that if a larger proportion of Americans pledged either a percentage of their income or a specific dollar amount to other charities, they would contribute more.

Giving and Involvement in the Community

Another indicator of giving and volunteering is how active Americans are in their local communities. As shown in **Table 3.21**, nearly 8 percent of the respondents reported that they were very active in their communities; 15 percent reported that they were fairly active; another 26 percent reported that they were somewhat active; and 40 percent reported that they were not active at all.

Respondents who reported different levels of activity in their communities varied somewhat by race, age, and income. Blacks and Hispanics were slightly more likely to report that they were very active (9 percent) or fairly active (17 percent) in their communities than whites (8 percent and 15 percent, respectively). However, a higher proportion of Hispanics (51 percent) than blacks (41 percent) and whites (39 percent) reported not being active at all in their communities. Only 5 percent of respondents from ages 18 to 34 reported that they were very active. Nine to 10 percent of respondents from all other age groups reported that they were very active. Persons ages 25 to 35 and 55 and older had the highest proportion of respondents who reported not being active at all (41 to 45 percent). By income groups, households with incomes from $10,000 to $19,999 had the lowest proportion of respondents who reported that they were very active (5 percent), and those with incomes from $75,000 to $99,999 had the highest proportion (11 percent). The proportion of respondents reporting that they were not active at all in their communities

TABLE 3.21
RESPONDENTS' LEVEL OF ACTIVITY IN THEIR COMMUNITIES
(Percentage of Respondents)

Demograhpic Characteristic	Very Active	Fairly Active	Somewhat Active	Not Active	Haven't Lived Here Long Enough	Don't Know, No Answer
Total	7.8	15.1	25.7	39.7	2.7	9.0
Sex						
Male	7.9	13.9	26.1	39.6	2.6	10.0
Female	7.8	16.3	25.3	39.7	2.7	8.2
Race						
White	7.9	14.9	25.9	39.2	2.6	9.5
Black	8.8	16.8	26.2	40.6	2.0	5.6
Hispanic*	8.6	17.0	18.8	51.1	2.6	2.0
Age						
18-24	5.5	16.5	22.5	39.7	4.8	11.0
25-34	5.1	11.9	29.6	41.0	4.2	8.4
35-44	9.2	17.5	29.4	34.6	1.3	8.2
45-54	9.9	14.3	21.6	38.0	2.3	13.9
55-64	8.5	15.7	24.2	40.8	1.3	9.6
65+	10.1	15.6	23.0	44.7	1.7	4.9
Income						
Under $10,000	7.0	10.0	20.6	58.1	3.4	0.4
$10,000-$19,999	5.3	16.9	30.2	44.3	2.7	0.6
$20,000-$29,999	7.9	20.4	27.2	40.8	2.3	1.4
$30,000-$39,999	10.1	16.4	29.1	42.3	1.9	0.3
$40,000-$49,999	7.5	14.4	32.3	41.8	3.4	0.6
$50,000-$74,999	8.2	11.5	16.8	22.5	2.5	38.4
$75,000-$99,999	10.8	8.9	25.3	13.9	2.0	39.2
100,000+	8.8	11.0	18.6	14.9	3.8	41.9

* Hispanics may be of any race.

Question: *How active or involved would you say you are in civic, social, and other charitable activities in your community or neighborhood?*

generally declined as household income increased, from 58 percent of those with household incomes under $10,000 to 14 percent of those with incomes from $75,000 to $99,999, and increased slightly to 15 percent for those with incomes of $100,000 or more.

Level of activity in the community had a clear relationship with giving and volunteering, as shown in **Table 3.22**. The proportion of respondents reporting household contributions increased from 57 percent of those who were not active at all in their communities to 85 percent among those who were very active. The proportion of respondents who reported both household contributions and volunteering also increased with level of activity in the community. Only 19 percent of the respondents who reported that they were not active at all in their communities reported both household contributions and volunteering, compared with 72 percent of those who were very active.

Average household income was substantially lower among the group that reported they were not active at all in their communities ($27,696) than among those who were very active ($37,433). Percentage of household income contributed also increased according to how active respondents were in their communities. For the total population, the 40 percent of respondents who reported that they were not active at all gave an average of $285 to charity, representing under 1 percent (0.9 percent) of their household income. People who were somewhat active (26 percent) gave an average contribution of $569, or 1.6 percent of their household income. The 15 percent who reported that they were fairly active gave an average contribution of $612, or 1.7 percent of their household income, and the 8 percent who were very active in their communities gave an average contribution of $1,234, or 3.0 percent of their household income. Persons who were very active in their communities gave more than four times the average contribution of those who were not active at all.

For all contributors, the trends are similar. Those who were not active gave an average of $496, or 1.5 percent of their household income, compared with $1,459, or 3.5 percent of

TABLE 3.22
LEVEL OF GIVING BY LEVEL OF INVOLVEMENT IN THE COMMUNITY

Level of Involvement*	All Respondents	Contributors	Contributors Who Volunteered
Very active			
Percentage of respondents	7.8	85.0	72.0
Average household income (dollars)	37,433	37,650	38,280
Average household contributions (dollars)	1,234	1,459	1,450
Average percentage of household income given	3.0	3.5	3.4
Fairly active			
Percentage of respondents	15.1	80.0	57.0
Average household income (dollars)	32,314	32,216	33,623
Average household contributions (dollars)	612	764	883
Average percentage of household income given	1.7	2.2	2.4
Somewhat active			
Percentage of respondents	25.7	78	47.0
Average household income (dollars)	32,593	33,510	34,489
Average household contributions (dollars)	569	728	890
Average percentage of household income given	1.6	2.0	2.4
Not active			
Percentage of respondents	39.7	57.0	19.0
Average household income (dollars)	27,696	30,391	33,914
Average household contributions (dollars)	285	496	786
Average percentage of household income given	0.9	1.5	2.1

NA = Not applicable.

* Excludes 11.7 percent of respondents who reported that they did not live in the community long enough, did not know, or gave no answer.

household income for those who were very active. Contributors who were very active gave almost three times the average contribution of those who were not active at all.

Respondents who reported both household contributions and volunteering, but were not active at all in their communities, gave an average household contribution of $786, or 2.1 percent of their household income, compared with $1,450, or 3.4 percent of household income, for those who were very active. Thus, contributors who volunteered and were very active in their communities gave 1.8 times the average contribution of contributors who volunteered, but were not active in their communities.

How Contributors Compare Their Giving With That of Other People

Respondents were asked how they compared their giving with that of other people like themselves **(Table 3.23)**. Overall, 12 percent of contributors thought they were giving more than others like themselves, and 16 percent thought they were giving less. Nearly one-half of all contributors (49 percent) thought they were giving about the same amount as others, and nearly one-fourth (23 percent) did not know how their giving compared with that of others.

Contributors who responded that they gave more than others like themselves gave an average of $1,586, or 3.3 percent of their household income, to charity. Those who responded that they were giving about the same amount gave an average of $617, or 1.6 percent of their household income. Those who reported giving less than others gave an average of $447, or 1.2 percent of their household income. Finally, contributors who did not know how their giving compared with that of others gave an average of $983, or 2.1 percent of their household income, to charity. This group on average was more generous than those who thought they gave the same as others.

The only two age groups where a sufficient number of respondents reported that they gave more than others were those from 35 to 44 and 55 to 64 years. Among contributors who reported giving more than others, the proportion of income given to charity declined with household income, from 5.9 percent of income among those who had household incomes of $10,000 to $19,999 to 2.8 percent among those with household incomes of $50,000 to $74,999.

In most cases, contributors seemed to classify themselves correctly. The proportion of respondents who did not know how their giving compared with that of others generally increased with age and size of household income.

These results show that about one-fourth of the contribu-

TABLE 3.23

LEVEL OF GIVING BY CONTRIBUTORS' COMPARISON OF THEIR GIVING WITH THAT OF PEOPLE LIKE THEMSELVES*

Demographic Characteristic	More			About the Same			Less			Not Sure		
	Percentage of All Contributors	Average Household Contribution (Dollars)	Average Percentage of Household Income Contributed	Percentage of All Contributions	Average Household Contribution (Dollars)	Average Percentage of Household Income Contributed	Percentage of All Contributions	Average Household Contribution (Dollars)	Average Percentage of Household Income Contributed	Percentage of All Contributions	Average Household Contribution (Dollars)	Average Percentage of Household Income Contributed
Total	12.3	1,586	3.3	49.1	617	1.6	15.6	447	1.2	23.0	983	2.1
Age												
18-24	10.8	–	–	55.7	130	0.4	22.2	–	–	11.3	–	–
25-34	13.1	–	–	52.1	549	1.5	18.6	361	1.0	16.1	609	1.3
35-44	14.0	1,452	2.8	48.3	694	1.6	14.8	449	1.0	23.0	968	1.8
45-54	9.7	–	–	44.5	812	1.6	17.9	488	1.1	27.9	1,328	2.5
55-64	15.0	2,095	3.7	42.8	892	2.4	12.6	504	1.7	29.6	1,151	2.5
65-74	12.4	–	–	46.7	660	2.3	9.7	–	–	31.1	1,057	2.8
75+	15.6	–	–	57.9	606	2.6	9.4	–	–	27.1	916	3.4
Income												
Under $10,000	8.4	–	–	50.5	148	2.4	20.4	108	1.9	20.6	192	2.7
$10,000-$19,999	7.7	936	5.9	51.2	380	2.2	17.3	172	1.2	23.8	571	2.9
$20,000-$29,999	9.8	1,422	5.0	53.2	448	1.7	18.6	573	2.2	18.5	1,056	3.6
$30,000-$39,999	12.4	1,528	4.4	51.1	665	1.8	13.5	508	1.4	23.0	724	1.8
$40,000-$49,999	14.7	1,752	3.7	49.9	754	1.6	12.5	–	–	22.9	1,200	2.3
$50,000-$74,999	18.0	1,831	2.8	44.9	922	1.3	13.6	422	0.6	23.5	849	1.2
$75,000-$99,999	14.8	–	–	41.0	1,340	1.4	14.9	–	–	29.3	–	–
$100,000+	21.2	–	–	35.9	1,403	1.3	13.7	–	–	9.2	–	–

* Data from the 71 percent of all respondents who gave to charities in the past year.

– Too few responses to be reliable.

Question: *Compared with other people like yourself, do you think you are currently giving more, less, or about the same amount to charity?*

tors did not know how their giving compared with that of others like themselves. This high proportion suggests that there is not a benchmark or goal against which contributors can compare their giving, or that people do not generally know how much others are giving.

Predictors of Generous Giving

To summarize the best predictors of generous giving, the various behaviors, attitudes, and demographics studied were analyzed to determine which defined the groups having the highest percentage of respondents who gave 2 percent or more of their household income to charity. The results are shown in **Table 3.24**.

Six of the top ten indicators deal with how important people regard volunteer activities to be. Two others relate to religious commitment and attendance at religious services, and two relate to the importance of giving. These indicators support a pattern that was clear in many of the specific analyses: volunteering behavior and attitudes about the importance of volunteering are very important factors in determining whether people will give to charitable causes. Therefore, increasing the incidence of volunteering in the population could lead to increased capacity for giving.

The first two indicators are weekly attendance at religious services and being very active in civic, social, and charitable activities in the community. Weekly attendance at religious services is perhaps the more important indicator because this behavior was found in 29 percent of respondents, whereas only 8 percent were very active in their community. Persons with both these characteristics were 90 percent more likely to give 2 percent or more of their household income than the population as a whole.

The third indicator is believing that giving to charitable organizations is absolutely essential as a personal goal. The 13 percent of respondents who had this belief were 86 percent more likely to give 2 percent or more of their household income to charity than the population as a whole.

The fourth most important indicator is volunteering more today than three years ago. People who met this criterion, 17 percent of the total population, were 79 percent more likely to give 2 percent or more of their household income to charity than the general population.

The fifth indicator is believing that making a strong commitment to religion or a spiritual life is an absolutely essential goal. Persons with this belief (28 percent of the respondents) were 66 percent more likely to give 2 percent or

TABLE 3.24
RANKED INDICATORS OF CONTRIBUTORS LIKELY TO GIVE TWO PERCENT OR MORE OF THEIR INCOME TO CHARITY

Indicator	Percentage of Total Respondents	Percentage of Group Contributing 2 Percent or More of Household Income	Ratio for Reference Groups Giving 2 Percent or More of Household Income to Charity
All respondents	100.00	19.36	1.00
Attend religious services weekly	28.99	36.77	1.89*
Very active in civic, social, and other charitable activities in the community	7.84	36.73	1.89*
Believe that it is absolutely essential to make contributions to charitable institutions and religious organizations	13.42	36.07	1.86
Compared with 3 years ago, now spend more time volunteering	16.68	34.83	1.79
Believe that it is absolutely essential to make a strong commitment to religious or spiritual life	28.41	32.17	1.66
Compared with 3 years ago, spend the same amount of time volunteering	16.10	29.07	1.50
Believe that it is absolutely essential to give time for volunteer work to charitable and religious organizations	9.00	27.22	1.40
Believe that it is very important to give time to volunteer work to charitable religious organizations	24.75	27.07	1.39
Believe that it is very important to make contributions to charitable institutions and religious organizations	32.67	26.72	1.38
Believe that it is absolutely essential to be involved in public affairs and politics	4.74	26.16	1.35

* Ranking was determined by carrying out to further decimal places when there was a tie.

more of their household income to charity than the sample as a whole.

The next three indicators, ranking 6, 7, and 8, all have to do with volunteering. Sixteen percent of the respondents reported spending the same amount of time volunteering as they did three years ago. People in this group were 50 percent more likely to give 2 percent or more of their household income to charity than the sample as a whole. The 9 percent of respondents who said that giving time to charitable organizations was absolutely essential as a personal goal were 40 percent more likely to give 2 percent or more of their household income to charity than the general population, and the 25 percent of respondents who reported that this personal goal was very important were 39 percent more likely to give 2 percent or more of household income to charity than the sample as a whole.

The ninth most important indicator relates to the importance of giving. Respondents who reported that making charitable contributions was a very important personal goal (33 percent) were 38 percent more likely to give 2 percent or more of their household income to charity than the sample overall.

The tenth most important indicator again deals with volunteering. The 5 percent who reported that being involved in public affairs and politics was an absolutely essential personal goal were 35 percent more likely to give 2 percent or more of their household income to charity than the population as a whole.

In short, the persons most likely to be generous givers were those who were active in their religion and their communities, who volunteered, and who considered giving, volunteering, and religious commitment to be absolutely essential or very important personal goals.

4. Public Attitudes toward Giving and Volunteering

Democratic societies depend on citizen participation in a variety of activities, from community development at the local level, to citizen boards and commissions in nonprofit organizations, and to government at the national level. The extent of giving and volunteering in the United States is a barometer for citizen involvement in communities, causes, and services. One of the purposes of this survey was to identify public attitudes on a variety of matters in order to determine the current climate for giving and volunteering.

Public Attitudes About the Responsibilities of Government

A great majority of respondents (81 percent) agreed or strongly agreed that it is the responsibility of government to take care of people who cannot care for themselves, as shown in **Table 4.1**. Although differences in agreement were slight, more blacks (54 percent) and Hispanics (43 percent) than whites (31 percent) were in strong agreement with this statement. Of all age groups, young people from 18 to 24 years of age had the highest proportion who agreed with this statement (90 percent). Respondents in households with incomes of $100,000 or more (89 percent) and below $10,000 (85 percent) were more likely to agree than respondents at any other income level.

When respondents were asked whether they thought government should guarantee food and shelter to all citizens, a smaller majority (70 percent) agreed or strongly agreed **(Table 4.2)**. Agreement was highest among blacks (86 percent) and young people 18 to 24 years old (81 percent), and lowest among people ages 55 to 64 (63 percent). Responses by income groups show that respondents in households with incomes of $100,000 or more (77 percent) and below $20,000 (75 percent) were most likely to agree and respondents in households with incomes from $75,000 to $99,999 were least likely (60 percent).

TABLE 4.1
ATTITUDES ABOUT GOVERNMENT'S RESPONSIBILITY TO TAKE CARE OF PEOPLE WHO CAN'T CARE FOR THEMSELVES
(Percentage of Respondents)

Demographic Characteristic	Strongly Agree	Agree	Disagree	Disagree	Not Sure
Total	33.6	47.7	10.7	2.0	6.1
Sex					
Male	32.8	48.1	11.6	2.5	5.0
Female	34.3	47.2	9.9	1.5	7.0
Race					
White and other	31.3	49.6	11.3	2.1	5.7
Black	53.7	32.5	5.8	0.7	7.3
Hispanic*	43.4	42.0	7.5	2.0	5.1
Age					
18-24	35.1	54.4	4.5	–	5.9
25-34	32.8	49.9	9.0	2.0	6.3
35-44	33.8	46.9	13.0	2.3	3.9
45-54	33.2	43.5	14.7	3.2	5.4
55-64	32.2	44.8	13.0	3.0	6.9
65+	34.7	45.8	10.8	1.3	7.4
Income					
Under $10,000	39.6	44.9	4.5	1.4	9.6
$10,000-$19,999	36.9	46.0	9.4	1.2	6.5
$20,000-$29,999	33.7	45.8	11.9	1.4	7.1
$30,000-$39,999	32.4	49.3	13.0	1.2	4.2
$40,000-$49,999	34.5	46.0	9.6	2.5	7.4
$50,000-$74,999	24.5	52.2	16.4	3.2	3.7
$75,000-$99,999	27.3	52.4	10.8	6.0	3.4
$100,000+	36.2	52.8	5.8	4.6	0.6

* Hispanics may be of any race.

– Too few responses to be reliable.

Statement: *The government has a basic responsibility to take care of people who can't take care of themselves.*

TABLE 4.2
ATTITUDES ABOUT WHETHER THE GOVERNMENT SHOULD GUARANTEE FOOD AND SHELTER TO ALL CITIZENS
(Percentage of Respondents)

Demographic Characteristic	Strongly Agree	Agree	Disagree	Strongly Disagree	Not Sure
Total	30.2	39.7	18.7	4.5	6.9
Sex					
Male	29.7	39.0	20.8	4.9	5.7
Female	30.6	40.4	16.7	4.1	8.1
Race					
White and other	27.4	40.7	20.1	5.0	6.8
Black	52.8	32.8	7.3	0.6	6.4
Hispanic*	35.9	38.4	15.5	3.6	6.7
Age					
18-24	35.0	45.6	11.8	2.7	4.9
25-34	28.5	43.0	17.1	4.0	7.3
35-44	32.1	39.3	18.9	5.3	4.3
45-54	29.4	35.3	22.9	5.3	7.2
55-64	25.7	36.8	23.2	5.2	9.0
65+	30.0	36.8	19.8	4.3	9.1
Income					
Under $10,000	37.5	37.2	13.1	4.0	8.2
$10,000-$19,999	34.7	40.0	13.1	4.1	8.2
$20,000-$29,999	31.1	40.3	21.9	3.6	8.9
$30,000-$39,999	31.7	37.8	22.1	4.1	4.3
$40,000-$49,999	29.8	37.0	20.2	5.3	7.7
$50,000-$74,999	24.1	42.9	23.7	3.5	5.8
$75,000-$99,999	21.9	38.5	28.4	7.4	3.8
$100,000+	28.6	48.8	6.9	12.8	2.8

* Hispanics may be of any race.

Statement: *Government should guarantee that every citizen has enough to eat and a place to live.*

More than over two-thirds (67 percent) of the respondents disagreed or strongly disagreed that government was spending too much on the poor **(Table 4.3)**. Strong disagreement was much more frequent among blacks (51 percent) than by Hispanics (25 percent) and whites (24 percent). Persons from 18 to 24 years of age had the highest rate of disagreement (73 percent) of all age groups, and persons age 65 and older had the lowest (63 percent). By income group, persons with household incomes under $10,000 and of $100,000 or more had the highest level of disagreement (71 percent and 75 percent, respectively), and persons with household incomes from $75,000 to $99,999 had the lowest (57 percent).

Only 40 percent of the respondents agreed or strongly agreed that as individuals and as a nation they had special responsibilities to help the poor in other countries **(Table 4.4)**. Hispanics (48 percent) and blacks (46 percent) were more likely to agree with this statement than whites (39 percent). Persons from 18 to 24 years of age were more likely to agree (46 percent) than other age groups. More than 50 percent of persons with household incomes of $75,000 and above agreed with this statement, compared with 36 to 37 percent of persons with household incomes below $30,000.

Public Attitudes About Charitable Institutions

Americans surveyed were asked to rank their level of confidence in various institutions, including several types of charitable institutions, business, labor, the military, Congress, and public education. **Table 4.5** lists these institutions as ranked by the percentage of respondents reporting "a great deal" or "a lot" of confidence in them. Top ranked were private education (53 percent), federated campaigns (49 percent), and charities providing health and social services (46 percent). Public education and the military ranked fourth and fifth, followed by organized religion. A smaller proportion of respondents reported having "a great deal" or "a lot" of confidence in community foundations, private foundations, Congress, advocacy organizations, organized labor, and big business. Thus, Americans surveyed expressed more confidence in several types of charitable organizations than in public or business institutions.

An overwhelming majority of respondents (87 percent) agreed or strongly agreed that charities play a significant role in American society, as shown in **Table 4.6**. Whites and blacks were more likely to agree with this statement (87 percent) than Hispanics (81 percent). People age 65 and older

TABLE 4.3
ATTITUDES ABOUT THE LEVEL OF GOVERNMENT SPENDING TO HELP THE POOR
(Percentage of Respondents)

Demographic Characteristics	Strongly Agree	Agree	Disagree	Strongly Disagree	Not Sure
Total	4.9	16.7	40.6	26.5	11.3
Sex					
Male	6.0	18.1	40.6	24.5	10.8
Female	3.8	15.4	40.6	28.4	11.8
Race					
White and other	5.3	18.2	41.3	23.8	11.4
Black	2.6	7.0	30.8	50.7	8.9
Hispanic*	8.5	18.5	37.6	24.8	10.6
Age					
18-24	3.8	13.6	46.1	26.9	9.6
25-34	5.6	14.7	37.5	28.9	13.3
35-44	5.4	16.1	43.6	27.2	7.7
45-54	3.1	20.3	39.8	24.3	12.4
55-64	5.7	19.4	40.5	24.2	10.2
65+	4.9	18.0	37.5	25.6	13.9
Income					
Under $10,000	4.9	11.5	33.6	37.6	12.4
$10,000-$19,999	3.8	16.9	40.1	29.2	11.1
$20,000-$29,999	2.1	12.6	45.8	24.6	14.2
$30,000-$39,999	6.2	21.5	40.1	23.7	7.8
$40,000-$49,999	5.0	17.6	38.5	25.8	13.2
$50,000-$74,999	6.5	23.6	40.0	19.9	10.0
$75,000-$99,999	7.9	18.4	30.3	26.9	16.5
$100,000+	8.8	10.4	51.8	22.9	6.1

* Hispanics may be of any race.

Statement: *The government is spending too much money on programs to help the poor.*

had the highest rate of agreement (90 percent) of all age groups. Over 80 percent of persons at all income levels agreed, except for those with household incomes from $75,000 to $99,999, of whom 77 percent agreed.

Not so many respondents agreed or strongly agreed that charities generally spend their funds wisely **(Table 4.7)**. Only 45 percent agreed, another one-third disagreed, and 22 percent were not sure. Blacks (50 percent) and Hispanics (51 percent) were more likely to agree with this statement than whites (45 percent). There was little difference by age groups, although approximately one-quarter of the people under age 35 and 65 or over were not sure whether charities spend their funds wisely. Among income groups, people with household incomes from $30,000 to $39,999 were least likely to agree (41 percent) and most likely to disagree or strongly disagree (39 percent) of any income group, as shown in Table 4.7.

When respondents were asked whether charities are needed more today than five years ago, 71 percent agreed or strongly agreed, as shown in **Table 4.8**. Agreement was higher among females (74 percent) than males (68 percent), and higher among blacks (82 percent) and Hispanics (76 percent) than whites (70 percent). At least 70 percent of respondents in each of the age groups agreed, except persons from 45 to 54 years of age (67 percent). Although over 75 percent of respondents with household incomes below $20,000 agreed, less than 70 percent of the respondents from all other income groups agreed.

Less than half (48 percent) of respondents agreed or strongly agreed that charities are more effective today than five years ago; one-fourth (24 percent) disagreed or disagreed strongly, and 27 percent were not sure **(Table 4.9)**. Females were more likely to agree (51 percent) than males (45 percent). Blacks (60 percent) were more likely to agree than Hispanics (51 percent) or whites (47 percent). Persons from 18 to 24 years old were most likely of all age groups to agree (55 percent), and persons ages 35 to 44 were least likely (44 percent). More than half of all respondents with household incomes either below $20,000 or of $100,000 and above agreed with the statement; those with household incomes from $75,000 and $99,999 were least likely to agree (41 percent).

TABLE 4.4
ATTITUDES TOWARD HELPING THE POOR IN OTHER COUNTRIES
(Percentage of Respondents)

Demographic Characteristics	Strongly Agree	Strongly Agree	Disagree	Disagree	Not Sure
Total	7.7	32.3	31.7	18.9	9.4
Sex					
Male	8.5	31.4	31.8	19.3	9.0
Female	6.9	33.2	31.7	18.5	9.7
Race					
White and other	6.8	32.2	33.0	18.8	9.2
Black	15.1	30.6	23.6	20.2	10.6
Hispanic*	13.8	34.3	26.1	14.2	11.7
Age					
18-24	11.8	34.0	29.3	13.9	10.9
25-34	9.1	34.6	30.4	17.0	8.9
35-44	7.9	34.3	34.9	14.1	8.8
45-54	3.8	28.9	35.1	23.9	8.3
55-64	8.1	30.2	27.6	24.7	9.3
65+	4.5	29.8	32.8	22.9	9.9
Income					
Under $10,000	8.4	27.9	27.6	25.9	10.2
$10,000-$19,999	8.8	28.5	31.9	19.5	11.3
$20,000-$29,999	8.6	28.8	31.7	19.2	11.6
$30,000-$39,999	6.7	37.0	28.5	21.0	6.7
$40,000-$49,999	4.5	38.0	37.8	11.7	7.9
$50,000-$74,999	6.7	32.0	37.5	16.6	7.2
$75,000-$99,999	8.9	42.1	28.9	9.8	10.3
$100,000+	8.5	46.1	24.3	16.2	4.9

* Hispanics may be of any race.

Statement: *The government and individual Americans have special responsibilities to spend money helping the poor in other countries.*

TABLE 4.5
LEVELS OF CONFIDENCE IN VARIOUS INSTITUTIONS

Institution	Percentage of Respondents: A Great Deal	A Lot	Some	Very Little	Can't Say	Rank Order*
Private education	20.8	32.0	32.5	7.0	7.7	1
Federated campaigns, United Way	15.6	33.8	32.0	10.3	8.3	2
Charities providing health or social services	12.0	34.1	39.4	7.4	7.1	3
Public education	14.3	31.5	37.2	13.3	3.8	4
The military	14.5	30.9	32.8	14.9	6.9	5
Organized religion	14.6	29.0	33.7	15.4	7.3	6
Community foundations	9.0	27.1	43.1	8.2	12.6	7
Private foundations	7.5	23.7	43.4	11.7	13.6	8
Congress	7.9	20.1	41.0	25.5	5.5	9
Advocacy organizations	7.0	20.7	43.0	17.8	11.5	10
Organized labor	6.9	15.6	39.1	31.7	6.8	11
Big business	5.5	15.7	38.7	32.2	8.0	12

* Institutions are listed in rank order as determined by the combined responses to "a lot" and "a great deal" of confidence.

Question: *Please tell me how much confidence you have in each of these institutions--a great deal, quite a lot, some, or very little?*

TABLE 4.6
ATTITUDES ABOUT THE IMPORTANCE OF CHARITIES IN U.S. SOCIETY
(Percentage of Respondents)

Demographic Characteristic	Strongly Agree	Agree	Disagree	Strongly Disagree	Not Sure
Total	26.4	60.1	6.8	0.6	6.1
Sex					
Male	26.4	59.7	7.6	0.6	5.6
Female	26.4	60.4	6.0	0.6	6.5
Race					
White and other	26.0	61.1	7.0	0.6	5.3
Black	32.7	54.5	3.7	0.1	9.0
Hispanic*	22.3	58.5	11.8	0.9	6.6
Age					
18-24	15.3	67.2	10.2	0.4	7.0
25-34	25.8	58.8	8.4	0.1	6.9
35-44	28.2	59.4	6.6	0.6	5.3
45-54	29.0	57.4	7.4	1.7	4.5
55-64	29.3	59.9	5.1	0.2	5.6
65+	30.3	59.5	2.4	1.1	6.7
Income					
Under $10,000	25.1	60.4	3.9	0.5	10.0
$10,000-$19,999	28.8	55.8	7.2	0.7	7.5
$20,000-$29,999	24.1	63.1	6.2	0.6	6.0
$30,000-$39,999	28.7	59.0	6.4	–	5.9
$40,000-$49,999	24.9	64.7	5.2	–	5.2
$50,000-$74,999	23.9	64.3	8.4	0.6	2.8
$75,000-$99,999	24.7	52.5	12.6	5.0	5.2
$100,000+	32.5	56.0	10.4	0.7	0.4

* Hispanics may be of any race.

– Too few responses to be reliable.

Statement: *Charities play a very significant role in our society.*

TABLE 4.7
ATTITUDES ABOUT HOW WISELY CHARITIES SPEND THEIR FUNDS
(Percentage of Respondents)

Demographic Characteristic	Strongly Agree	Agree	Disagree	Strongly Disagree	Not Sure
Total	6.6	38.4	25.7	7.1	22.2
Sex					
Male	6.2	37.9	26.2	8.7	21.0
Female	7.0	38.9	25.2	5.6	23.4
Race					
White and other	6.2	38.5	26.7	7.5	21.1
Black	10.1	40.3	17.6	4.7	27.3
Hispanic*	6.1	44.6	19.7	6.3	23.2
Age					
18-24	5.0	42.8	21.6	5.8	24.7
25-34	7.6	36.5	23.9	6.5	25.9
35-44	5.5	42.5	27.3	5.6	19.1
45-54	7.4	34.2	28.9	8.8	20.6
55-64	6.9	37.0	30.7	8.5	16.9
65+	7.0	37.7	23.2	8.1	24.0
Income					
Under $10,000	8.8	39.4	20.6	6.7	24.6
$10,000-$19,999	7.0	37.2	24.3	7.7	23.6
$20,000-$29,999	6.2	40.0	24.3	7.6	22.0
$30,000-$39,999	6.2	34.3	31.8	6.7	21.2
$40,000-$49,999	4.9	39.3	27.1	2.9	25.8
$50,000-$74,999	4.5	41.7	26.9	8.0	18.9
$75,000-$99,999	10.4	37.4	29.0	9.2	14.0
$100,000+	7.9	40.3	19.4	8.7	23.6

* Hispanics may be of any race.

Statement: *Charities, on the whole, spend their funds wisely.*

TABLE 4.8
ATTITUDES ABOUT WHETHER CHARITIES ARE NEEDED MORE TODAY THAN FIVE YEARS AGO
(Percentage of Respondents)

Demographic Characteristic	Strongly Agree	Agree	Disagree	Strongly Disagree	Not Sure
Total	22.7	48.4	14.1	1.6	13.2
Sex					
Male	19.8	48.4	16.8	2.3	12.7
Female	25.4	48.5	11.6	0.9	13.6
Race					
White and other	21.1	49.1	15.1	1.8	12.8
Black	37.1	44.4	6.3	0.5	11.7
Hispanic*	26.2	49.8	9.8	1.1	13.3
Age					
18-24	19.3	53.5	12.2	0.4	14.7
25-34	23.4	46.6	14.9	1.0	14.0
35-44	22.9	49.0	13.7	1.8	12.5
45-54	24.9	42.2	16.5	2.8	13.6
55-64	22.0	49.4	16.0	2.0	10.5
65+	23.0	50.2	11.6	2.2	13.0
Income					
Under $10,000	27.6	48.4	10.9	0.5	12.6
$10,000-$19,999	24.5	51.2	9.8	1.5	13.0
$20,000-$29,999	22.7	45.9	14.1	1.7	15.5
$30,000-$39,999	20.1	47.5	13.2	1.4	12.6
$40,000-$49,999	18.1	48.2	21.4	1.1	11.2
$50,000-$74,999	18.4	47.4	19.6	2.3	12.3
$75,000-$99,999	25.1	43.6	12.4	6.1	12.8
$100,000+	27.6	41.1	15.9	1.2	14.2

* Hispanics may be of any race.

Statement: *The need for charities is greater than five years ago.*

TABLE 4.9
ATTITUDES ABOUT WHETHER CHARITIES ARE MORE EFFECTIVE TODAY THAN FIVE YEARS AGO
(Percentage of Respondents)

Demographic Characteristic	Strongly Agree	Agree	Disagree	Strongly Disagree	Not Sure
Total	10.4	37.9	20.6	3.7	27.4
Sex					
Male	9.4	35.6	22.8	4.3	27.8
Female	11.3	40.1	18.5	3.1	27.0
Race					
White and other	9.7	37.7	21.5	3.7	27.5
Black	17.3	42.3	13.9	3.4	23.2
Hispanic*	13.2	37.4	17.2	3.9	28.3
Age					
18-24	11.1	43.6	13.9	2.5	29.0
25-34	11.2	37.8	17.0	3.8	30.2
35-44	6.8	37.0	24.8	3.0	28.4
45-54	13.3	35.8	23.8	3.9	23.2
55-64	11.9	33.6	24.7	6.0	23.8
65+	9.4	39.6	20.6	3.3	27.2
Income					
Under $10,000	12.7	42.3	14.5	2.0	28.2
$10,000-$19,999	11.2	40.3	18.8	4.3	25.2
$20,000-$29,999	10.5	38.6	20.6	3.3	26.9
$30,000-$39,999	8.7	34.1	23.7	4.1	29.4
$40,000-$49,999	8.4	40.4	19.1	1.5	30.6
$50,000-$74,999	9.4	34.7	25.3	4.4	26.2
$75,000-$99,999	7.8	32.9	26.5	5.9	26.9
$100,000+	16.5	35.4	18.5	4.5	25.2

* Hispanics may be of any race.

Statement: *Charities are more effective now in providing services than five years ago.*

TABLE 4.10
ATTITUDES ABOUT VOLUNTEERING TO HELP OTHERS ELSEWHERE
(Percentage of Respondents)

Demographic Characteristic	Strongly Agree	Agree	Disagree	Strongly Disagree	Not Sure
Total	14.9	59.5	12.5	3.7	9.3
Sex					
Male	14.2	58.8	12.9	3.9	10.2
Female	15.7	60.2	12.2	3.4	8.5
Race					
White and other	14.6	59.6	12.8	3.7	9.3
Black	18.8	60.6	8.8	3.7	8.2
Hispanic*	17.8	56.0	13.3	4.9	8.0
Age					
18-24	15.4	57.0	12.8	4.1	10.8
25-34	13.6	61.8	13.2	2.4	9.0
35-44	14.6	60.2	13.1	3.3	8.9
45-54	16.1	59.0	10.6	5.0	9.3
55-64	16.2	59.2	12.7	4.6	7.3
65+	15.1	58.7	12.0	3.9	10.3
Income					
Under $10,000	13.1	59.5	14.1	4.3	9.0
$10,000-$19,999	14.8	59.4	13.5	3.5	8.8
$20,000-$29,999	13.9	61.6	11.9	2.7	9.9
$30,000-$39,999	13.5	63.8	11.9	3.6	7.4
$40,000-$49,999	14.7	53.6	15.4	4.3	12.1
$50,000-$74,999	17.1	60.5	9.4	2.5	10.6
$75,000-$99,999	20.7	52.1	10.7	6.5	10.0
$100,000+	19.4	54.7	14.1	7.5	4.2

* Hispanics may be of any race.

Statement: *Persons should volunteer some of their time to help people elsewhere.*

The Capacity to Give and Volunteer

Even though the original interview question was inadvertently changed to ask about volunteering "elsewhere" rather than in the local community, nearly three-fourths (74 percent) of Americans surveyed agreed that people should volunteer, as shown in **Table 4.10**. There was very little difference in the proportion of agreement by age, sex, race, or income.

As shown in **Table 4.11**, of the 74 percent of respondents who agreed with the statement, 50 percent volunteered, compared with 31 percent of the 16 percent of respondents who disagreed with the statement, and with 29 percent of the 9 percent of respondents who were not sure. Note that half of the people who agreed with the statement did not volunteer.

Three out of four Americans surveyed agreed or strongly agreed with the statement that "it is the responsibility of people to give what they can to charity" **(Table 4.12)**. Agreement was higher among females (79 percent) than males (71 percent) and higher among blacks (81 percent) than Hispanics (77 percent) or whites (75 percent). Among age groups, persons age 65 and older were most likely to agree (83 percent), and those 25 to 34 and 45 to 54 were least likely (72 percent). There was little variation by income group, except that agreement was highest among respondents with incomes of $100,000 or more (82 percent).

Of the respondents who agreed that people ought to give what they can to charities, 73 percent gave, as shown in **Table 4.13**. This rate of giving was higher than for respondents who disagreed (64 percent) and who were not sure (68 percent). Still people tend to give regardless of whether they agree or disagree that it is their responsibility to give what they can to charities.

Table 4.14 shows that 62 percent of the respondents agreed or strongly agreed that people with higher incomes should give more to charity than people who have less money. Hispanics were more likely to agree (69 percent) than blacks (65 percent) or whites (61 percent). People 65 years of age and older most more likely to agree (68 percent) and those from 45 to 54 (57 percent) least likely to agree. Among income groups, respondents with incomes of $100,000 or more were most likely to agree (70 percent), and those with incomes from $75,000 to $99,999 were least likely to agree (49 percent).

When respondents who reported contributing to religion in the past year were asked whether they thought they were giving as much as they should to religious charities, 57 percent said they were giving enough, but 36 percent said they were not and 7 percent were not sure, as shown in **Table 4.15**. Among age groups, persons from 18 to 24 years old (46 percent), 25 to 34 years old (42 percent), and 45 to 54 years old (41 percent) were most likely to say they were not giving enough; least likely were people age 65 or older (20 percent). There was not much variation by income group, but the proportion of people who thought they were giving enough was highest among those with household incomes from $30,000 to $39,999 (64 percent), from $75,000 to $99,999 (70 percent), and of $100,000 or more (64 percent).

Table 4.16 shows the percentage of people who thought they were or were not giving enough to religious organiza-

TABLE 4.11
ATTITUDES ABOUT VOLUNTEERING COMPARED WITH ACTUAL VOLUNTEERING

Response	Percentage of Total Respondents*	Percentage Who Volunteered in the Past Year*	Percentage Who Did Not Volunteer in the Past Year*
All respondents	100.0	45.3	54.7
Agree or agree strongly	74.4	50.4	49.7
Disagree or disagree strongly	16.2	30.9	69.1
Not sure	9.3	29.3	70.7

*Total may not add to 100 because of rounding.

Statement: *Persons should volunteer some of their time to help people elsewhere.*

TABLE 4.12
ATTITUDES ABOUT INDIVIDUAL RESPONSIBILITY TO GIVE TO CHARITY
(Percentage of Respondents)

Demographic Characteristic	Strongly Agree	Agree	Strongly Disagree	Disagree	Not Sure
Total	16.3	58.9	16.6	2.7	5.6
Sex					
Male	14.8	56.5	19.1	3.1	6.4
Female	17.6	61.1	14.2	2.3	4.8
Race					
White and other	15.7	59.4	16.9	2.8	5.2
Black	21.7	58.8	11.7	1.9	5.9
Hispanic*	18.5	58.9	12.4	2.0	8.2
Age					
18-24	13.4	59.4	20.2	1.4	5.7
25-34	17.6	53.9	18.7	3.5	6.3
35-44	14.9	59.5	17.7	3.1	4.9
45-54	17.1	54.6	19.7	2.5	6.0
55-64	14.8	64.8	12.5	2.8	5.0
65+	18.7	64.4	9.8	2.2	5.0
Income					
Under $10,000	17.2	59.2	16.2	2.7	4.7
$10,000-$19,999	16.3	59.7	15.4	2.8	5.6
$20,000-$29,999	14.5	58.0	16.9	1.4	9.1
$30,000-$39,999	13.0	61.0	18.1	4.0	4.4
$40,000-449,999	14.4	61.8	14.6	3.0	6.2
$50,000-$74,999	18.2	55.8	20.2	1.8	3.9
$75,000-$99,999	19.3	58.9	17.5	2.1	2.2
$100,000+	30.6	51.8	7.6	5.2	4.7

* Hispanics may be of any race.

Statement: *It is the responsibility of people to give what they can to charity.*

TABLE 4.13
ATTITUDES ABOUT GIVING COMPARED WITH ACTUAL GIVING

Response	Percentage of Total Respondents	Percentage Who Contributed in the Past Year	Percentage Who Did Not Contribute in the Past Year
All respondents	100.0	71.1	28.9
Agree or agree strongly	75.2	73.1	26.9
Disagree or disagree strongly	19.3	64.2	35.8
Not sure	5.6	67.7	32.3

Statement: *It is the responsibility of people to give what they can to charity.*

TABLE 4.14
ATTITUDES ABOUT THE RESPONSIBILITY OF THE AFFLUENT TO GIVE MORE TO CHARITY
(Percentage of Respondents)

Demographic Characteristic	Strongly Agree	Agree	Disagree	Strongly Disagree	Not Sure
Total	17.9	43.6	24.2	4.9	9.5
Sex					
Male	18.1	43.7	23.6	6.0	8.6
Female	17.7	43.6	24.7	3.8	10.3
Race					
White and other	17.4	43.6	24.9	4.8	9.3
Black	22.5	42.7	19.9	6.0	8.9
Hispanic*	23.5	45.2	19.7	3.7	7.8
Age					
18-24	16.6	47.7	22.8	3.3	9.6
25-34	17.7	42.1	27.1	4.4	8.7
35-44	18.1	40.0	26.9	6.7	8.3
45-54	16.7	40.5	29.7	6.8	6.4
55-64	15.1	48.1	20.4	4.6	11.7
65+	22.0	46.4	16.0	3.5	12.1
Income					
Under $10,000	20.3	45.2	18.9	5.0	10.6
$10,000-$19,999	20.1	42.9	21.5	3.4	12.1
$20,000-$29,999	18.3	40.0	24.5	4.5	9.6
$30,000-$39,999	16.9	44.5	24.4	7.0	3.1
$40,000-$49,999	15.6	45.4	25.8	2.1	11.1
$50,000-$74,999	13.0	43.3	29.7	4.2	9.8
$75,000-$99,999	17.2	32.2	24.5	9.7	11.3
$100,000+	23.5	46.7	19.5	9.8	0.5

* Hispanics may be of any race.

Statement: *Compared to those who have less money, people with higher incomes should contribute a larger percentage of their incomes to charity.*

TABLE 4.15
CONTRIBUTORS' SATISFACTION WITH THE AMOUNT THEY ARE GIVING TO RELIGIOUS CHARITIES BY AGE AND INCOME*
(Percentage of Respondents)

Demographic Characteristic	Giving Enough		
	Yes	No	Not Sure
Total	57.4	35.5	7.1
Age			
18-24	41.4	45.7	12.9
25-34	52.6	41.5	5.9
35-44	58.6	36.2	5.2
45-54	49.9	41.1	9.0
55-64	62.2	31.1	4.7
65+	72.0	20.1	7.9
Income			
Under $10,000	59.2	33.7	7.4
$10,000-$19,999	59.8	30.4	9.8
$20,000-$29,999	52.1	34.2	13.7
$30,000-$39,999	63.9	31.4	4.9
$50,000-$74,999	58.6	31.6	9.8
$75,000-$99,999	69.6	26.6	4.2
$100,000+	63.8	32.5	3.7

* Data from the 52 percent of respondents who reported contributing to religion in the past year. Some percentages do not add up to 100 because of rounding.

Question: *All in all, are you giving as much to religious charities as you think you should be giving?*

TABLE 4.16
LOW-, MID-, HIGH-LEVEL GIVERS' SATISFACTION WITH THE AMOUNT THEY ARE GIVING TO RELIGION*
(Percentage of Contributors)

Giving Enough	Low-Level Givers (Less Than 1%)	Mid-Level Givers (1% to 2.99%)	High-Level Givers (3% or More)
Yes	48	60	65
No	40	37	30
Not sure	12	3	5
Total	100	100	100

* Data from the 52 percent of respondents who reported contributing to religion in the past year.

tions among low-, mid-, and high-level givers. A lower percentage (48 percent) of low-level givers responded that they were giving enough to religion than mid-level givers (60 percent) or high-level givers (65 percent). Among low-level givers, over half of the respondents said they were not giving enough (40 percent) or that they were not sure (12 percent). Even among mid-level and high-level givers, more than one-third said that they thought they were not giving enough or were not sure.

The large proportion of contributors who responded that they did not give enough to religion suggests that there is an enormous capacity for increased giving.

Contributors to other charities were also asked if they thought they were giving as much as they ought to be giving. As shown in **Table 4.17**, nearly 60 percent of this group responded that they thought they were giving enough, 32 percent thought they were not, and 9 percent were not sure. Respondents ages 18 to 24 were more likely than all other age groups to say that they were not giving enough (42 percent), and people 65 years of age or older least likely (24 percent). By household income groups, people with incomes from $75,000 to $99,999 were most likely to say they were giving enough (70 percent). The respondents most likely to report that they were not giving enough were people with household incomes from $40,000 to $49,999 (35 percent), and those with household incomes from $75,000 to $99,999 least likely (27 percent).

TABLE 4.17
CONTRIBUTORS' SATISFACTION WITH THE AMOUNT THEY ARE GIVING TO OTHER CHARITIES BY AGE AND INCOME
(Percentage Of Respondents)

Demographic Characteristic	Giving Enough		
	Yes	No	Not Sure
Total	59.5	31.6	9.0
Age			
18-24	43.6	41.7	14.7
25-34	57.6	35.0	7.4
35-44	60.8	30.3	8.9
45-54	55.9	33.5	10.6
55-64	64.3	29.1	6.6
65+	67.4	23.9	8.7
Income			
Under $10,000	59.1	33.6	7.3
$10,000-$19,999	59.8	30.4	9.8
$20,000-$29,999	52.1	34.2	13.7
$30,000-$39,999	63.9	31.4	4.9
$40,000-$49,999	55.1	34.9	10.0
$50,000-$74,999	60.4	29.8	9.8
$75,000-$99,999	69.5	26.5	4.0
$100,000+	63.9	32.5	3.6

* Data from the 54 percent of respondents who reported giving to other charities in the past year. Some percentages do not add to 100 because of rounding.

Question: *All in all, are you giving as much to other than religious charities as you think you should be giving?*

Table 4.18 shows that low-, mid-, and high-level givers' responses about giving enough to other charities were somewhat different from those for contributors to religion. A lower proportion of low-level givers (48 percent) and high-level givers (47 percent) than mid-level givers (59 percent) responded that they thought they were giving enough. Over

half of the low-level and high-level givers thought they were not giving enough or were not sure, compared with 41 percent of the mid-level givers. Again, the large proportion of contributors who responded that they were not giving enough reveals that there is a large potential capacity for increased giving.

TABLE 4.18
LOW-, MID-, HIGH-LEVEL GIVERS' SATISFACTION WITH THE AMOUNT THEY ARE GIVING TO OTHER CHARITIES*
(Percentage of Contributors)

Giving Enough	Low-Level Givers (Less Than 1%)	Mid-Level Givers (1% to 2.99%)	High-Level Givers (3% Or More)
Yes	48	59	47
No	40	37	34
Not sure	12	4	19
Total	100	100	100

* Data from the 54 percent of respondents who reported giving to other charities in the past year.

Question: *All in all, are you giving as much to other than religious charities as you think you should be giving?*

Respondents were asked also what percentage of their total annual income before taxes they would like to strive to give to charities. As shown in **Table 4.19**, a majority of respondents (51 percent) either said they did not know (37 percent) or did not answer (14 percent). These responses indicate that most Americans do not have a standard of giving. The other 49 percent of the respondents cited various percentages of income, with nearly half of this group (24 percent of all respondents) indicating that 5 percent or more of their total annual income was an appropriate goal.

Table 4.19 also shows the distribution of households by the percentage of their income they gave in 1987. Although only 5 percent of the respondents thought giving less than 1 percent was an appropriate standard of giving, 32 percent actually gave less than 1 percent, and although 24 percent said giving 5 percent or more was appropriate, only 9 percent did. As the proportion of income increased, the percentage of Americans who actually gave that percentage declined. The differences between what Americans want to strive to give as a percentage of income and what they actually give indicate an enormous potential capacity for increased giving.

Respondents also were asked how many hours a week they think Americans should try to volunteer **(Table 4.20)**. Responses were similar to the responses on giving: 34 percent said that they did not know, and 11 percent did not answer. Fourteen percent said 1 to 2 hours should be the goal, and another 14 percent thought 2 to 3 hours ought to be the goal. The high proportion who responded that they were not sure or did not answer the question indicates that Americans have no clear or accepted standard of how much to volunteer.

Table 4.20 compares the amount of volunteering respondents thought they should strive for with their actual behavior.

TABLE 4.19
PERCENTAGE OF HOUSEHOLD INCOME RESPONDENTS THINk THEY SHOULD TRY TO GIVE TO ALL CHARITIES COMPARED WITH ACTUAL GIVING

Percentage of Household Income	Percentage of Respondents Who Would Like to Give This Percentage	Percentage of Households That Gave This Percentage
Less than 1 percent	5.1	32.1
1 to 2 percent	7.1	11.3
2 to 3 percent	5.7	5.3
3 to 4 percent	3.4	2.8
4 to 5 percent	4.0	2.5
5 to 10 percent	10.7	5.6
10 percent or more	13.3	3.1
Don't know	37.0	37.3*
No answer	13.7	NA
Total	100.0	100.0

* Includes the 29 percent of respondents who gave nothing to charity and the 8 percent of respondents for whom there was not sufficient information to calculate the percentage of household income contributed.

NA = Not applicable.

Question: *As a goal to strive towards, what percentage of their total annual income before taxes do you think Americans should try to give to charitable organizations?*

TABLE 4.20
NUMBER OF HOURS PER WEEK RESPONDENTS THINK THEY SHOULD TRY TO VOLUNTEER COMPARED WITH ACTUAL VOLUNTEERING*
(Percentage of Respondents)

Volunteer Hours per Week	Percentage of Respondents Who Would Like to Volunteer This Amount	Percentage of Respondents Who Did Volunteer This Amount
None	3.5	54.7
Less than 1 hour	2.7	2.6
1 to 2 hours	13.7	7.9
2 to 3 hours	13.8	6.5
3 to 4 hours	7.3	3.5
4 to 5 hours	4.2	2.7
5 hours or more	9.5	12.1
Don't know	34.0	NA
No answer	11.3	NA
Total	100.0	100.0

* Estimated from hours volunteered in the past month.

NA = Not applicable.

Question: *As a goal to strive towards, how many hours of volunteer work each week on average do you think Americans should perform?*

Although only 3.5 percent responded that people should not volunteer, over half of all Americans did not volunteer. Also, the proportion of respondents who thought they ought to volunteer one to five hours per week was much higher than the percentage who actually did so. It is clear from the responses that Americans either think they ought to volunteer more than they do, or have no idea what a standard ought to be. These responses indicate an enormous potential capacity to increase volunteering in the United States. Further, although 10 percent of respondents said they should volunteer five hours or more a week, 12 percent actually did so, indicating that increasing volunteer time to more than five hours a week may be a more achievable goal than increasing giving to 5 percent of income or more.

When respondents were asked if they agreed that people should receive a tax deduction for their charitable contributions, an overwhelming majority (87 percent) agreed or strongly agreed, as shown in **Table 4.21**. There were no major differences in response by age group. In every income group below $40,000, 80 percent or more of respondents agreed with the statement, and 90 percent or more agreed in higher income groups.

When asked if they agreed that taxpayers should be able to take a charitable deduction whether or not they itemize, 70 percent of the respondents agreed or strongly agreed, 20 percent disagreed, and 10 percent were not sure, as shown in **Table 4.22**. People 18 to 24 years old were least likely of all age groups to agree (62 percent) and most likely to be unsure (15 percent). The highest level of agreement was among people from 35 to 44 years of age (78 percent). By income groups, people with household incomes below $10,000 had the lowest level of agreement (61 percent) and a high proportion who responded they were not sure (13 percent). People with household incomes of $100,000, or more had the highest level of agreement (74 percent).

TABLE 4.21
RESPONDENTS' SUPPORT FOR A DEDUCTION FOR CHARITABLE CONTRIBUTIONS
(Percentage of Respondents)

Demographic Characteristic	Strongly Agree	Agree	Disagree	Strongly Disagree	Not Sure
Total	53.5	33.2	6.3	2.1	4.9
Age					
18-24	46.1	34.4	8.3	3.1	8.1
25-34	52.1	36.2	5.3	2.6	3.8
35-44	54.7	34.2	5.8	1.6	3.7
45-54	56.4	31.7	6.7	1.1	4.2
55-64	59.0	29.9	5.5	2.1	3.4
65+	54.2	30.6	6.9	1.8	6.5
Income					
Under $10,000	47.2	34.2	7.6	2.2	8.8
$10,000-$19,999	50.8	31.4	7.3	3.9	6.7
$20,000-$29,999	52.6	35.0	6.2	1.9	4.4
$30,000-$39,999	52.6	33.2	7.7	1.8	4.8
$40,000-$49,999	55.0	38.7	3.7	0.4	2.1
$50,000-$74,999	59.2	30.7	5.5	1.4	2.8
$75,000-$99,999	66.9	25.2	4.2	3.0	0.8
$100,000+	62.3	34.4	2.2	–	1.1

– Too few responses to be reliable.

Statement: *When people give to charity, they should be able, if they wish, to take a deduction for their charitable contributions on their tax returns.*

TABLE 4.22
RESPONDENTS' SUPPORT FOR THE CHARITABLE DEDUCTION WHETHER OR NOT TAXPAYERS ITEMIZE
(Percentage of Respondents)

Demographic Characteristic	Strongly Agree	Agree	Disagree	Strongly Disagree	Not Sure
Total	39.2	30.3	15.0	5.3	10.2
Age					
18-24	32.7	29.2	19.8	3.5	14.8
25-34	37.8	32.9	14.4	6.3	8.6
35-44	45.3	32.6	10.6	5.0	6.4
45-54	37.7	28.3	17.8	5.2	11.0
55-64	39.7	29.2	15.3	6.5	9.4
65+	40.4	27.2	14.6	4.7	13.1
Income					
Under $10,000	34.7	26.7	19.8	5.9	12.8
$10,000-$19,999	38.2	30.8	13.5	4.8	12.8
$20,000-$29,999	39.4	31.7	14.0	3.3	11.5
$30,000-$39,999	40.5	30.8	15.5	4.8	8.4
$40,000-$49,999	42.6	29.3	11.7	9.5	7.0
$50,000-$74,999	37.2	33.3	17.2	5.3	7.0
$75,000-$99,999	45.9	25.1	14.0	6.4	8.6
$100,000+	45.3	28.5	12.1	6.2	7.9

Statement: *People should be able to take charitable deductions whether they do or do not itemize other deductions on their income tax.*

5. Implications of the Study

Although this survey builds on the experience gained in previous research and experimental surveys, it is unique in that it provides detailed information about the relationship between giving and volunteering, analyzing data according to whether the respondent gave or volunteered or both. Other key findings of this study relate to public attitudes about charitable organizations, motivations for giving and volunteering, and the capacity for increased giving and volunteering in America.

Public Attitudes

- *Most Americans believe they should give and volunteer to help others.* Three-fourths of the respondents agreed that it is a person's responsibility to give what he or she can to charity and to volunteer to help others. Of those who agreed that people should volunteer, only half actually volunteered. Of those who agreed that people should contribute to charity, 27 percent did not.
- *Most Americans (87 percent of the respondents) believe that charities play a significant role in society.* Respondents had more confidence in private education, federated campaigns, and charities providing health and social services than they had in all other major organizations, such as big business, organized labor, and Congress.
- *More than 7 out of 10 respondents reported that charities are needed more today than five years ago.* Also, nearly half said charities are more effective now than they were five years ago, but more than one-fourth did not know, and 24 percent thought they were not more effective. This finding suggests that many Americans do not have enough information about the work of charitable organizations.
- *Americans believe that people who donate to charitable organizations should receive charitable deductions on their income taxes.* Nearly 87 percent of the respondents said that contributors should be able to receive charitable deductions, and 70 percent said taxpayers should be able to deduct their charitable contributions whether or not they itemize other deductions on their income tax returns.
- *Americans believe that the government has a responsibility to help people who cannot care for themselves.* However, although more than 80 percent of respondents took this position, they agreed less on how much the government should do. Seven out of 10 respondents said the government should guarantee food and shelter to all citizens. Approximately two out of three respondents disagreed that the government is spending too much on the poor. Only 4 out of 10 Americans agreed that individuals and the government have a responsibility to help the poor in other countries.

Influences on Giving and Volunteering

- *There is a clear relationship between volunteering and giving.* Not only is the proportion of people who give higher among volunteers than among nonvolunteers, but giving as a percentage of household income increases in direct relationship with the number of hours volunteered per week (from under 1 percent of household income for respondents who did not volunteer to 3 percent of household income for those who volunteered six hours or more per week). Except for persons 75 years of age or older, on all indices respondents who reported household contributions and who volunteered were more generous than those who contributed financially only.
- *There is not a direct relationship between giving and income.* Contributing households with incomes below $10,000 gave 2.8 percent of their household income, which was higher than all other income groups. If the respondent volunteered, these households gave 3.6 percent of their household income, which was higher than all other income groups. The 19 percent of respondents who gave 2 or more percent of their household income to charity gave 70 percent of total contributions. Their average household income was lower $34,220 than respondents who gave less than 2 percent ($39,060).
- *Respondents who reported that a commitment to charitable giving, to volunteering, to participating in public affairs and policies, or to religion was an absolutely essential personal goal gave and volunteered more generously than others.* Contributing households in which the respondent volunteered gave nearly 4 percent of their household income to charity.
- *Religious involvement has a large impact on giving and volunteering.* People who attended religious services weekly (29 percent of respondents) were among the most generous givers and volunteers. Although their average household income ($30,532) was well below the national average ($34,498), they gave an average of 2.7 percent of their household income to charity and volunteered an average of 3.2 hours per week. Persons who did not attend religious services at all had an average household income of $41,516; they gave 1.1 percent of their household income to charity and volunteered an average of 2.5 hours per week.
- *Perceptions about economic well-being influence giving and volunteering.* Respondents who perceived that they had some discretionary income, or who did not worry very much about having enough money in the future, gave more than people who reported that they had no discretionary income or who worried about having enough money in the future.
- *Taking a charitable deduction has an impact on giving.* Contributors who intended to itemize on their tax returns gave 2.1 percent of their household income to charity, compared with 1.4 percent for those who intended not to itemize. In contributing households in which the respondent volunteered, itemizers gave 2.7 percent of their house-

hold income, compared with 1.7 percent for nonitemizers.

- *About 31 percent of the respondents who reported contributing to religion in the past year (52 percent of the sample) reported pledging a percentage of income to religious organizations; 41 percent reported pledging a dollar amount.* Those who pledged a proportion of their income gave 4.5 percent of their household income compared with 1.8 for those who did not pledge. Those who pledged a specific dollar amount gave 3.2 percent of their household income, and those who did not pledge gave 2.0 percent. Only 9 percent of the respondents who contributed to other charities reported trying to pledge a percentage of income, and only 6 percent reported trying to pledge a dollar amount. These findings suggest that persons who plan their giving give substantially more than others and that very few Americans have thought about planning their giving to other than religious charities.
- *The 8 percent of respondents who were very active in their communities were on average generous givers.* Contributors gave 3.5 percent of their household income to charity, a dollar amount three times the average contribution of those who reported that they were not active at all. In 72 percent of the contributing households in the very active group, the respondent also volunteered compared with 19 percent for the group that was not active at all.
- *The level of giving and volunteering varies among demographic groups.* Giving as a percentage of income increased with age. Although the proportion of households that contributed generally increased with income, households with lower incomes gave a higher percentage of their household income to charity. Respondents who were self-employed or not employed at all gave a higher percentage of their household income than those who worked for someone else. Managers, housewives, and retirees gave a higher percentage of their household than any other occupational group. By education, respondents with some high school or with a college education gave a higher percentage than other groups. Respondents who owned their own homes, were married or widowed, had two persons in the household or three or more children under 18 years of age who gave a higher percentage of their household income than others within their respective demographic groups. However, regardless of any specific demographic characteristics, the primary characteristic that determined whether a household gave generously is whether there were volunteers in the households.

The Capacity for Giving and Volunteering

- *Nearly half of all respondents did not know or did not say how much they should give to charity or how many hours they should volunteer per week.* This finding suggests that most Americans do not have a standard for giving and volunteering. One-fourth of the respondents reported that they should try to give 5 percent or more of their income to charity; only 10 percent reported that they should volunteer five hours or more per week. Because Americans who do have a goal for giving and volunteering give and volunteer more generously than others, these findings suggest that there is a capacity to increase giving and volunteering if all Americans had goals to strive for.
- *Nearly three-fourths of the respondents agreed that it is their responsibility to give to charity and to volunteer.* Because half of this group did not volunteer and 27 percent did not give, these findings suggest that there is a substantial willingness and capacity to increase giving and volunteering.
- *When respondents who gave to religious organizations were asked whether they thought they were giving enough, 36 percent said "no."* When respondent who contributed to other charities answered the same question, 32 percent reported that they were not giving enough. These responses also demonstrate that there is a substantial capacity to increase giving.
- *A major finding of this report suggests that giving could be increased if volunteering were increased.* The demographic groups in which volunteering can be increased are the young, and particularly among single persons, blacks and Hispanics. Young people, blacks, and Hispanics want to volunteer but are not asked to volunteer in the same proportion as other groups. There also is potential to increase giving among professionals; most of them give and volunteer, but they do not give as generously as other occupational groups. Increasing volunteering in those households in which volunteers are not present also could increase giving appreciably.

Implications for Further Study

This study demonstrates clearly that there is a strong relationship between volunteering and giving; between religious involvement and giving and volunteering; and between certain values, attitudes, and personal goals and giving and volunteering. These relationships should be monitored over time.

This study also shows that length of residence in a community is not significant as an indicator of giving and volunteering. As Americans become increasingly mobile, further attention should be given to how they form communities and the characteristics of these communities. For example, how do local religious congregations, local and national charitable organizations, and local schools provide a sense of community? Which organizations are most important in fostering the value of individual responsibility to help others and share in the life of the community? Furthermore, what is the definition of community today?

Three-fourths of the respondents indicated that they had not refused to volunteer when asked, yet only 45 percent volunteered. Therefore, future studies should inquire whether respondents were asked to volunteer in the past year. Responses to other questions suggest that single persons, blacks, and Hispanics are not asked to volunteer in the same proportions as other groups. Far more careful monitoring is needed to determine whether organizations and communities are providing adequate outreach to involve these groups in American society.

Similar generalizations apply to giving. More research needs to be done to find out how people seek out religious organizations and other charities to support. Furthermore, more attention should be given to monitoring and understanding the giving of single persons, blacks, and Hispanics. In addition, even though 85 percent of professionals reported giving and 60 percent reported volunteering, they gave far less of their of income than other occupational groups. Professional workers had the highest average household income of all occupations ($51,587), yet, on average, they gave a lower percentage of their household income than managers and executives, farm and business owners, and housewives. This occupational group needs to be monitored and studied carefully to determine their willingness to contribute more generously.

Finally, trends of and influences on giving and volunteering need to be monitored on a regular basis to determine their importance as indicators of generous giving and volunteering among Americans.

Appendix A
AREAS OF GIVING

These categories of giving conform to the major categories of charitable institutions contained in "Taxonomy of Tax-Exempt Entities" published in 1987 by The National Center on Charitable Statistics at INDEPENDENT SECTOR. These categories were provided on hand cards to present to persons interviewed for this survey so that they could categorize their giving.

Arts, Culture, and Humanities—Architecture, design; performing arts; cultural/ethnic awareness groups, other cultural groups; historical preservation; humanistic societies; museums; art exhibits; operas; symphony orchestras; photography; theater.

Education (formal and informal)—Elementary, secondary, or higher education (public or private, which may be church-affiliated or nonsectarian); libraries; research at educational institutions; adult education; informal education; educational fund drives for educational associations.

Environment (including animals)—Environmental quality protection, beautification; animal-related activities (exhibitions, public education, animal population control); protection and welfare; humane societies, wildlife and animal sanctuaries.

Health (including mental health)—General and rehabilitation, including institutions and organizations for mental health and mental retardation and developmentally disabled; substance abuse; diseases (research and public education, etc.); hospitals, nursing homes, hospices, clinics, etc., crisis counseling, hotlines, etc.; fund drives of private health associations, such as American Cancer Society, American Heart Association.

Human Services—Day care centers; foster care services; family counseling; consumer protection; legal aid; crime and delinquency prevention; employment/jobs; food; housing/ shelter; public safety, emergency preparedness and relief; recreation, sports, athletics; Red Cross, YMCA, and other similar multiservice organizations; United Way, Catholic Charities, and other combined multipurpose charity drives.

International, Foreign (in U.S. and abroad)—International education; health abroad; international peace or security; refugee-related activities; relief abroad; other social services; student exchange and aid; cultural exchange; economic development, technical assistance; promotion of friendly relations among nations; United Nations and its associations.

Private and Community Foundations—Ford Foundation, Rockefeller Foundation, Carnegie Foundation, etc.; San Francisco Foundation, New York Community Trust, Boston Foundation, Cleveland Foundation, Fund for the City of New York, etc.

Public and Societal Benefit—Civil rights, social action, advocacy (includes minority and women's equity issues); community improvement, community capacity planning; science; technology; technical assistance; voluntarism; philanthropy; charity.

Religion—Religion-related, spiritual development (includes giving to churches, synagogues, monasteries, convents, seminaries, etc., but not giving to church-affiliated schools offering broad educational curricula, nursing homes, Catholic charities, Jewish federations, etc.).

Youth Development—Boy and Girl Scouts; Camp Fire Groups; 4-H Clubs; youth groups with religious affiliations, such as Catholic Youth Organizations.

Appendix B

AREAS OF VOLUNTEER ACTIVITY

These categories of volunteer activity use most institutional categories from the "Taxonomy of Tax Exempt Entities" published by the National Center for Charitable Statistics at INDEPENDENT SECTOR. They also include specific breakdowns between fundraising and other activities for specific major groups of organizations, and include volunteering in other categories, such as work-related organizations and political organizations. These categories were provided on hand cards to present to persons interviewed for this survey so that they could categorize their volunteer activities.

Arts, Culture, and Humanities—Theaters, operas, symphony orchestras, dance groups, public TV, historical preservation societies, art galleries and museums, zoos, botanical gardens, etc.

Civic, Social, and Fraternal Associations—Boy and Girl Scouts, 4-H Clubs, and other youth organizations; citizens' unions; Veterans' organizations and auxiliaries; animal humane societies; etc.

Community Action—Antipoverty boards; environmental groups; consumer organizations; advocacy organizations, such as nuclear freeze, and save-the-whales groups.

Education—Elementary and secondary schools, colleges and universities; libraries; information centers; auxiliary organizations, such as PTAs, alumni groups.

Fundraising for Education—Campaigns of such groups as the United Negro College Fund.

Fundraising for Health—Fundraising campaigns of the major health associations, such as the American Heart Association, American Cancer Society, March of Dimes, etc.

Fundraising for Multipurpose Human Welfare Services—Major fundraising campaigns by such organizations as United Way, Catholic Charities, Protestant Welfare Agencies, United Jewish Appeal, etc.

Health—Hospitals, rescue squads, mental health clinics, blood donation stations, nursing and personal care facilities, visiting nurse associations, crisis counseling, hotlines, etc.

Informal—Helping a neighbor, friend, or organization on an ad hoc basis.

International, Foreign (in U.S. and abroad)—Education; health; peace or security; refugee-related; relief abroad; student exchange and aid; cultural exchange; economic development, technical assistance; promotion of friendly relations among nations; United Nations and its associations.

Other Fundraising. Fundraising not included in fundraising for education, health, or multipurpose human welfare services.

Political Organizations—Political party clubs (Democratic, Republican, other).

Private and Community Foundations—Ford Foundation, Rockefeller Foundation, Carnegie Foundation, etc.; New York Community Trust, Boston Foundation, California Community Foundation, etc.

Recreation—Little Leagues; membership clubs in such areas as swimming, boating, skiing, aviation, rifle marksmanship, hunting.

Religious Organizations—Churches, temples, religious community centers, schools operated by religious organizations, convents, monasteries; Church World Service, missionary organizations, etc.

Social Services and Welfare—Community and neighborhood centers, senior citizens centers, Meals on Wheels, day care centers; job counseling and training; homes for the aged; aid for homeless persons; legal aid societies and courts; Red Cross, Salvation Army, Goodwill Industries, Lighthouse for the Blind, Alcoholics Anonymous, etc.

Work-Related Organizations—Labor organizations, professional associations (lawyers, medical personnel, engineers, etc.), Chamber of Commerce, industrial standard committees, etc.

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